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“MUSTARD CULTIVATION: A PROSPECTIVE SECTOR OF THE FARMERS IN THE SIVASAGAR DISTRICT OF ASSAM.”

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INTRODUCTION:

Mustard cultivation plays a pivotal role in agricultural and industrial economy in the country. The current status of this cultivation is highly developed in international and national level. Globally and nationally the oil seed is the most popular and demandable cultivation. Global oilseed production is projected to rise by 4% during 2013-2014. By the year 2020, the production is expected to expand further by 23% and will be led by USA, Brazil, China, India, Argentina and European Union (Swati et al 2015). India is the 4th largest oilseed economy in the world (2012, international Journal of Agronomy). Mustard cultivation is the major source of income especially even to the marginal and small farmers of the country. Rajasthan is the highest mustard cultivated state in India. The state produces 47% alone among the states of the country and north eastern region is also gradually growing in this sector. In Assam, mustard is the principal oilseed crop. It constitutes 89.86% of the total oilseed areas (2.76 lakh ha) in 2011-2012. The crop contributes 89.10% of the total oilseed production in 2011-2012. The state contributes about 1.98% of total mustard production in the country and its share of area is 4.06 per cent in 2011-2012. In Sivasagar, after rice cultivation, mustard is the second major crop. As per District Irrigation Plan, Sivasagar, 2016-2020, out of the total cultivable area 1, 86,654.59 Ha of the district, only 1.77% actually irrigated against the potentiality of 4.10%. Thus, the remaining 97.43% is rainfed cultivation. In such poor irrigation infrastructure, the cultivation of rainfed mustard is a logical choice for the farmers.

CONCEPTUAL FRAMEWORK:

Mustard cultivation is one of the prospective crops in the state. In Assam mustard oil is the most popular edible oil and majority of the people in the state consumes the same people of the river

side areas in different districts have good opportunity to cultivate mustard crops. The mustard seeds have great marketable value in the state and it has good opportunity to make other various value added products. Mainly the mustard cultivation provides good source of income to the people of the rustic regions such as the study area. It also involves educated unemployed youth of the area. The paper highlights on the growth area, production and productivity of mustard; marketing channels and constraints, use of technology in the cultivation and livelihood aspect of the study area.

OVERVIEW OF LITERATURE:

Meena D.C (2009) Mustard seed plays a key role in agricultural and industrial economy of Rajasthan . He observed that 120 rapeseed mustard growers spread over two districts of the study area. The production and productivity has shown significant increase during the period and the sector has been employing huge numbers of people in the state.

Dutta M.K (2011) Irrigation Potential in Agriculture of Assam revealed that the unpredictable nature of rainfall makes kharif crops susceptible to the double problems of flood and drought in that way adversely affecting agricultural productivity. Thus, it has become necessary to expand the area under and output of rabi crops which requires adequate and certain irrigation water.

Rinjumoni Dutta (2014), Yield Gap Analysis of Rapeseed-Mustard in North Bank Plain Zone of Assam, Published in Indian Research Journal viewed that there is a huge gap between improved package of practices (IP) under Front Line Demonstration (FLD) and farmer's practice (FP) of rapeseed and mustard crops. The study found that the yield of rapeseed –mustard in IP underirrigated conditions ranged from 9.8 to 10.8q/ha whereas in FP it ranged between 6.2 to 6.5 q/ha which shows that farmers were not well aware about the new advanced technology due to financial constraints and lack of knowledge. The author opined that By conducting front linedemonstration of proven technologies, yield potential of rapeseed and mustard crops could beenhanced to a great extent with increase in the income level of the farming community.

Kumar S.'s(2015) "Estimation of Productivity and Efficiency of Rapeseed and Mustard productions, India",reveals that the people of northern and eastern regions of India prefer mustard oil. Most of the people in the region basically use the mustard oil in different purpose also. It has a great demand than the other edible oils.

Khan Shajid's(2017) "Mustard Cultivation Gets Boost in Udalgiri in Assam ",revels that a section of educated unemployed youth have chosen cultivation as their way of self independence. A group of unemployed youth of Kalaigoan of udalgiri district has shown an exemplary example by cultivating traditional mustard cultivation at a stretch of 75 bighas of land to meet the increasing demand of mustard oil.

OBJECTIVES:

- i. To study about the scope of mustard cultivation in the study area.
- ii. To examine the employment opportunity in the sector.

METHODOLOGY:

The study is explorative in nature. The whole study has been depending upon the primary study.

COVERAGE:

The study covers the mustard cultivation in the cultivation fields of the riverside areas in Disangmukh and Dikhowmukh of the district. It has focused how the mustard cultivation expands among the farmers and how it provides livelihood to the farmers in the rural area of the district. Sivasagar district of the state is selected for the study because the area wise production of mustard is satisfactory here. The mustard crops are satisfactorily produced in the river side areas of the district

due to good quality of fertile land. The 81 nos. of respondent are selected randomly on their size of different farming from the two areas i.e, Dikhowmukh and Dishangmukh Out of which 48 respondents has been found as mustard cultivator which is selected as sample.

Data Collection:

Both primary and secondary sources are used in this study. Basically the primary data has been collected from the farmers through a structured questionnairre and direct interview has also made among the farmers. Secondary data is collected from various sources, such as the reports from the concerned department of state Government of Assam, district gazetteer, census report, official records, news papers, journals and various websites.

ANALYSIS& FINDINGS OF THE STUDY:

The study *is entitled* “Mustard Cultivation: A Prospective Sector of the Farmers in the Sivasagar District of Assam.” The mustard cultivation plays an important role in socio-economic development of the people in the rural areas of the district. Dishang mukh, Dikhow mukh and Dihingmukh of the Sivasagar district is flood affected area by the mighty river Brahmaputra, Dikhow, Darika and other beels (swampy area). A particular section of the farmer in the area belong to the bank of river Dishang , Dikhow, Dorika and Dihing. They are affected by flood. These farmers cannot do the same way in the main cultivation of paddy due to frequent flood. So the farmers are bound to do the mustard crops as alternative cultivation at the area. The study examines the scopes and opportunities of the mustard cultivation in the area where a chunk of farmers are able to get the source of livelihood. These are examined in the following.

Involvement of significant number of farmers in mustard crops:

The farmers in the study area are involved in different a crop which has been analyzed in the following table no.1.

Sl.No	Varieties of Cultivation	Nos. of respondents	%
1	Paddy	12	14.81
2	Mustard	48	59.26
3	Vegetables	21	25.93
Total		81	100.00

Source: Primary Survey

In the above table it is found that the respondents are involved in different crops such as paddy, mustard and vegetable. Most of the respondent (59.26%) is engaged in mustard cultivation because the mustard is highly produced in the fertile land and it has is a good market in the area. Some traders provide advanced money to the farmers before doing the cultivation. The farmers get inspire to do the cultivation due to getting a reasonable price. They earn good amount of money from the crops within the specific period.25.93% respondent do vegetable cultivation, 14.81% respondent get opportunity to do the paddy because these area are suitable for Red rice which is locally known as Baw paddy. The productivity of Baw paddy increases in the water area of the agriculture field. This type of cultivation is expensive and more laborious. So, from the study it is found that majority respondent is able to concentrate their work towards the mustard cultivation.

Land Holding Pattern:

Land is the main tool of farmers. From the land holding pattern it can be defined the scope of agriculture and possibility of expansion of the cultivation among the farmers in the study area. The following table shows the land holding pattern of the farmers in the study area.

Sl.No	Size of the Land (Bigha)	Nos. Of respondents	%
1	Below-5 bigha	11	13.58
2	6-10	29	35.80
3	11- 15	25	30.86
4	16- 20	11	13.58
5	Above -20	05	6.18
Total		81	100.00

Source: Primary Survey

In the study area, it is found that 35.08% farmers have 6-10 bighas, 30.86% farmers have 11-15 bighas, 13.58% farmers have 16-20 bighas and 6.18% farmers have above 20 bighas of agriculture land which is the good size of land for cultivation. From this point of view it has been cleared that the majority of the farmers have been doing mustard as seasonal cultivation and they have great scope to expand the cultivation for having sufficient agricultural land.

Income Status of the Farmers:

The income defines the socio-economic status of the farmers in the study area. It is a seasonal cultivation and this cultivation is completed within six month. During the very short period, farmers of the study area are able to earn a good amount of money which is a blessing for the farmers. The income level of the farmers is shown in the following table no-3.

Sl.No	Income level (within the cropping period)	Nos.of respondents	%
1	Below 20,000	08	16.70
2	20001-40,000	16	32.55
3	40,001-60,000	11	22.97
4	60001-80,000	07	14.78
5	80001-100000	04	8.53
5	Above 100,000	02	4.47
Total		48	100.00

Source: Primary Survey

In the above table no-3 it is shown only the income level of the mustard cultivators who have been able to earn within a short period. Out of 116 nos. of respondents 48 nos.of respondent are involved in the crop and out of which 40 nos. of farmer have good income level i.e. from Rs.20,000 thousand to above Rs.100,000. From this analysis it is very clear that the mustard cultivation is bringing a ray of hope to the farmers in the study areas. It is the good sign for the rural economy.

Source of Finance:

Without finance the farmers of the study area cannot expand the cultivation because various equipments and materials like good quality of seeds, fertilizer, pesticides & insecticide are needed.

Besides, the farmers use the modern technology. So, good amount of finance are needed for cultivation. In the study area it is seen that farmers are not economically sound. Therefore they take finance from different sources. The study examines the financial source of the farmers in the following table no.4

Sl.No	Source of Finance	Nos.of respondents	%
1	Friends & Relatives	05	10.42
2	Local Traders	20	41.61
3	Private Money Lander	04	8.33
4	Bank	11	22.92
5	SHG	05	10.42
5	No Finance	03	6.25
Total		48	100.00

Source: Primary Survey

In the study it is found that the majority of the farmers (41.61) take finance from the local traders. The local traders provide advance finance to the farmers time to time and in this way they book the mustard seeds in advance. So, the farmers are bound to give their products to the local traders. 22.92% finance get from the bank. They get opportunity from the bank under the scheme of krishi loan. 8.33% respondent take from private money lender, 10.42% respondent take from self help groups. From the analysis it has been cleared that majority respondents take finance from the local traders without paying the rate of interest.

EMPLOYMENT OPPORTUNITY:

Getting employment opportunity is a remarkable finding of the study area. Some of educational youth 26% of the study area is coming to do the mustard crop through their self help group. They have concentrated their mindset in the agricultural activities in spite of searching the job in the public or private sector. Self dependent is the most favorable sign of an economy. From that point of view the youth are becoming the good instant of the society. They have been able to earn a satisfactory amount of income during the specific time period. On the other hand 41.61% local trader can enhances their business with different channels in the district. Other remaining farmers are also able to get the source of income from this seasonal occupation.

CONCLUSION:

Though, the cultivation has favorable atmosphere in the area nevertheless various problems have been faced by the farmers. Mainly financial crisis has been identified as major problem. The large numbers of educated unemployed youths are also involved in the cultivation and the youth have been trying to expand the mustard cultivation on commercial basis through their Self Help Groups (SHG). The mustard cultivation has good opportunity to generate employment to the local people in the area. Even it has ample scope to initiate some ancillary units. But despite the ample opportunities of the cultivation, the government should maintain some special schemes for the farmers. So the study has greater importance for the marginal farmers of the local community in the rural areas of the district.

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A STUDY ON WOMEN'S ECONOMIC EMPOWERMENT IN INDIA IN 21ST CENTURY

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Introduction

Economic empowerment is the ability of women and men to participate in and benefit from the growth process in ways that recognise the value of their contribution, respect their dignity, and allow them to negotiate more equitable distributions of the benefits of growth. Women's economic empowerment is a prerequisite for long-term development, pro-poor growth, and achievement of all Millennium Development Goals (MDGs). Economic participation and empowerment of women are critical to strengthening women's rights and empowering women to have control over their lives and exert influence in society. It is all about establishing just and equitable societies. Economic empowerment improves women's access to economic resources and opportunities such as jobs, financial services, real estate and other productive assets, skill development, and market information.

DFID's definition as follows : "Economic Empowerment is a process that increase people's access to and control over economic resources and opportunities including jobs, financial services, property and other productive assets (from which one can generate on income), skill development and market information" (DFID, 2012 starter pack on economic empowerment of women and girls).

Economic Empowerment of Women in India in 21st century

Women's empowerment entails preparing women to be economically independent, self-sufficient, and confident in the face of adversity, as well as allowing them to participate in development activities. Women who are empowered should be able to participate in decision-making. In India, the Ministry of Human Resource Development (NHRD-1985) and the National Commission for Women (NCW) have worked to protect women's legal rights and entitlements. The 73rd and 74th Amendments to the Indian Constitution (1993) granted women some special rights, including seat reservation (33 percent). The Indian government has ratified a number of international conventions and human rights instruments committing to ensuring equal rights for women. The most encouraging trend in recent years has been the increased participation of women in Panchayati Raj institutions. At the village council level, there are many elected female representatives. In 2011, there were a total of 20,56,882 Panchayat members in India, with 8,38,244 women members (40.28 percent), and 1,09,324 Anchalikpanchayat members, with 47,455 women members (40.41 percent). Women are also involved in child rearing, education, health, and gender parity issues in human development. Women have made their mark in every field, including business, education, fashion, entertainment, finance, and information technology. Women are playing an increasingly important role in India's governance. It is important to recognise the critical role that women have played in forging solidarity and unity among themselves.

Women become a driving force of socio- economic development of the country often the independence. Women's bright minds and empathetic character have aided them in achieving success in business. They are capable of overcoming every obstacle that is placed in their path. Kiran Mazumdar Shaw, the founder and CEO of Biocon, one of India's major biotechnology companies, is an example of a woman who has made a significant contribution to the economy.

Chandra Kocher is the MD of ICICI Bank of India, while NainalalKidwai is the deputy chief executive officer (CEO) of the Hong Kong and Sanghai Banking Corporation Limited India (HSBC).

These women have made history in India's business sector, not just for their personal accomplishments, but also for their effort to improve the country's corporate performance.

Women have contributed in some manner to every aspect of society, whether it is urban or rural, and they play an active role in the country's social and economic development. Despite their lack of education and several obstacles, women have been participating in a variety of household and commutative services. Women's active engagement has resulted in the advancement of Indian society. According to a research conducted by the Government of India, more than 40% of rural women contribute directly or indirectly to the elevation of their families, resulting in societal transformation. "Women are the actual creators of society," Harriet Beecher Stowe correctly stated.

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WOMEN EMPOWERMENT

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ABSTRACT

The research paper is an attempt to summarize the status of women empowerment in India, using various indicators eg. women's household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence, freedom of carrier etc. based on data from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by government. Gender gap exists regarding access to education and employment. Household decision making power and freedom of movement of women vary considerably with their age, education and employment status. It is found that acceptance of unequal gender norms by women are still prevailing in the society. More than half of the women believe wife beating to be justified for one reason or the other. Fewer women have final right to spend their earnings. Control over cash earnings increases with age, education and with place of residence. Women's exposure to media is also less relative to men. Rural women are more prone to domestic violence than that of urban women. A large gender gap exists in political participation too. The study concludes by an observation that access to education and employment are only the enabling factors to empowerment, achievement towards the goal, however, depends largely on the attitude of the people towards gender equality.

KEYWORD: Women empowerment, development, SHG, Information technology, and education.

INTRODUCTION

In the last few decades, the concept of women empowerment has undergone a change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of women's lives. Empowerment particularly includes control over resources and ideology.

According to Sen and Batliwala (2000) it leads to a growing intrinsic capability- greater self-confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier. This concept mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over other persons. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste.

Though concept of empowerment is not specific to women, yet it is unique in that and cuts across all types of class and caste and also within families and households. Women empowerment is also defined as a change in the context of a women life and behaviour, which enables her increased capacity for leading a fulfilling human life. It gets reflected both in external qualities (viz. health, mobility, education and awareness, status in the family as well as society, participation in decision making.) Empowerment of women means furnishing women to be economically independent, self-reliant, and having positive respect which enable them to face any difficult situation and participate in development activities. The empowered women are able to participate in the process of decision making

THE CASE OF INDIA

As far as India is concerned, the principle of gender equality is aggrandized in the Constitution and finds a place in the Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the States to adopt measures of positive discrimination in favour of women. Historically the status of Indian women has been influenced by their past.

There is evidence to show that women in the Vedic age got most dignified positions in the society (Seth, 2001). They had the right to education and were free to remain unmarried and devote their whole life to the pursuit of knowledge and self-realization.

The married women performed all the works, responsibilities and sacrifices equality with their husbands. They were well educated in various disciplines of knowledge such as astrology, geography, veterinary sciences and even in different streams. In current phases women are taking part in wars and fights also. They have highly respected within and outside home. Gradually due to several socio-political changes, especially during the middle stage, the wonderful status of women declined. The urge for equality on the part of Indian women started getting momentum during the post-independence era.

Noted social reformers and national leaders like Raja Ram Mohan Roy, Annie Besant, Sorojini Naidu and Ishwar Chandra Vidyasagar made selfless efforts to create awareness among women about their status and were quite successful in removing various social evils such as sati pratha, child marriage, and polygamy. They also encouraged widow remarriage and women education. The reformers were successful in creating a base for development of women and their strive for equality. In course of time Indian society got transformed from traditional to a modern one. Consequently women became more liberal and aware of various ways of life. Since they are quite capable of breaking the traditional barriers imposed by the society are now challenging the benevolent system though in a limited scale.

Since independence, the Government of India has been making various efforts to empower women and girl child. In various plan periods, the issues regarding women empowerment has been given priority. From fifth five year plan onwards there has been a remarkable shift from welfare oriented approach of women empowerment to development approach. In India, the Ministry of Human Resource Development (MHRD 1985) and the National Commission for Women (NCW) have been worked to safeguard the rights and legal entitlement of women.

REASONS FOR THE EMPOWERMENT OF WOMEN:

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economical participation, access to education, decision making and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services, job and other activities. So, they need economic power to stand on their own legs on par with men. In few years ago, it has been observed that women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work as well as health. They consume less food but work more due to this their health is poor. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problems is that workplace disrespect and harassment of women. There are so many cases of rape, kidnapping of girl, dowry

harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment can not be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

In today's era is known as technological era, developing environment usage of Information Technology has become a day-to-day activity which has exposed women to the new technologies, and hence are not difficult to be trained on them. It is observed that women in general have good concentration power owing to their nature of work, and hence are easily trained to acquire any new skills in technology. As the women at lower layer are constrained to the homes, if we can get the technology to the women at home we will be sure to succeed in empowering them. NGO's and Government departments have to plan training programs, to provide the required skills and establish groups for the follow up action for their development. Women work two thirds of the world's total working hours spending mainly on growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water, etc., which is universally accorded low status and without pay for their efforts.

Information and communication technologies are both enabling as well as a contributing factors to globalization. Information and communication technologies made global financial markets possible. Examining the issue of the impact of information technology on women's work in the context of globalization underlines the differences in the issues of information technology and women's work between developed and developing countries. In developing countries, women are looking at the issue not only in terms of gender relations with the men in their society, but also at Western dominance over innovation and as the source of technology. Some argue that the new technologies are not appropriate for women because they are imported. However, this position seems to be head-in-the-sand. Information technology is no more foreign than air travel or electricity. It is more appropriate and effective for women to devise ways of dealing with them to improve the situation of women than to reject them for being foreign. As with globalization generally, the impact of information technology on women's work through globalization has been most evident in Asia first, than in Latin America and the Caribbean. Africa is effectively absent from this process.

Self-help groups have come out as an important strategy for empowering women and reducing poverty. SHG's are based on idea of small groups, which shall function at developing collective consciousness of women. Linked with micro credit these groups are able to access credit and subsidy to meet crisis needs as well as developmental needs reducing their dependence on money lenders. There is fair amount of evidence to suggest that PACS SHG's have successfully ensured people's entitlements including women.

Women are also participating in the microfinance movement by helping the microfinance services being provided by the various financial channels. The main aim of microfinance is to empower women. Microfinance is the provision of financial services to low-income person, including consumers and the self-employed, who traditionally lack access to banking and related services. Microcredit, or microfinance, is banking the bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. Women make up a large proportion of microfinance beneficiaries. Traditionally, women (especially those in underdeveloped countries) have been unable to readily participate in economic activity. Microfinance provides

women with the financial backing they need to start business ventures and actively participate in the economy. It gives them confidence, improves their status and makes them more active in decision making, thus encouraging gender equality.

CONCLUSION

The work life balance is very important in the life of the employees. As in many families both spouses are working, it has become a great matter of concern. The work life and A Demographical Study of Work-Family Conflicts and Psychological Health of the Employees Working. Personal life is very different from each other but there positive correlations lead to a perfect balance in life. The majority of women in the developing world do not have access to ICTs due to variety of barriers as such the infrastructural, social, cultural and linguistics. Today, print media and radio are used extensively by feminist groups for information dissemination. ICTs can strengthen these media strategies. Governments and NGOs have to take a lead in this process of universal access to rights-based information, especially in rural areas. ICTs can provide spaces for diverse, bottom-up and low-cost communication. They can increase women's voices, help to advertise women's experiences and perspectives. And focus on their specific concerns with the mainstream policymaking and development process. It emerges from the research that formation of SHGs is creating a positive impact on livelihood of women as income and empowerment levels of the women increased after joining SHGs and availing micro-credit. Sustainability of SHGs is possible only when the problems faced by them are addressed effectively.

SUGGESTIONS

1. It is suggested that to avoid problems like delay in sanction of loan, inadequate loan size, lack of skill based training and difficulties in marketing the product for effective working and sustainability of SHGs
2. All educational institutes by law should be made to offer ICT based Job Oriented courses to the down rolled women in the society for free as their social obligation.
3. Strengthen their own capacity, through increased financial resources and technical expertise, to lead advocacy in gender equality and ICT.
4. Encourage and facilitate collaborative action among government bodies with responsibilities for the ICT

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IMPACT OF RURAL CREDIT ON THE AGRICULTURAL SECTOR

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ABSTRACT:

In a developing economy like India, even today agriculture is the backbone of the rural economy. Agriculture is one of the priority sectors which play a crucial role in the growth of the economy. Though its contribution to the GDP has been low in the relative sense, it has a potential to reduce poverty by providing employment and food security to the majority of the population. The 12th Five Year Plan Approach Paper indicates that agricultural development is an important component of faster, more inclusive and sustainable growth approach. However, poor living conditions in the rural economy indicate that there is a need for government measures, initiatives and interventions in a planned and coordinated manner. Majority of the farmers, with small holdings and lack of assured irrigation are poor, as they are not able to sustain from agricultural income alone. Hence there is a need for a strong institutional credit and banking set up to meet the credit requirements, effectively and on reasonable terms and conditions. It is in this background an attempt is made in this paper to analyse the impact of rural credit on agricultural sector in rural areas with a case study of Madapura Village. The study is based on primary data, tables, charts and diagrams will be made use of in the analysis

KEY WORDS: *Development, Agriculture, Rural Credit, income and rural economy.*

INTRODUCTION:

Agricultural sector is the backbone of the rural economy. Most of the farmers with marginal land holdings and inadequate irrigation facilities are poor. They cannot sustain only by agricultural income alone for their living. Therefore, for generating income they need to depend on other activities. There is a need to provide credit for the non-farm activities for their development. Banks need to support by providing credit for some of the value addition activities and generation of employment. There is a need to create awareness and direction among the rural masses for improving their living conditions. It is possible only through a strong institutional credit and banking set up which would meet the credit requirements of the rural population.

REVIEW OF LITERATURE:

A large volume of literature is available on the concept agricultural credit and rural development. Studies were made on public sector banks, private sector banks and RRBs in relating to agricultural credit. Though studies on management of agricultural credit and how Indian banking sector reforms affect the agricultural sector are very few. A brief review of relevant literature is done below.

Rakesh Mohan(2004), viewed in his article, A review of performance of agricultural credit in India, though the overall flow of institutional credit has increased over the years, there are several gaps in the system like inadequate provision of credit to small and marginal farmers, limited deposit mobilisation and heavy dependence on borrowed funds by major Agricultural credit purveyors. The study suggested that in the changing scenario strong and viable agricultural financial institutions are needed to cater to the requirements of finance for building the necessary institutional and marketing infrastructure.

Ramesh Golait (2007) has made an attempt to study the current issues in agricultural credit in India. The Researcher observed that the credit delivery to the agriculture sector continues to be inadequate. The study has identified crop losses, consecutive failure of monsoon, recurrent drought, mounting debts and land tenancy, as some of the main causes which led many distressed farmers to commit suicide. He suggests merging and revamping of RRBs that are predominantly located in tribal /backward regions is seen as a potentially significant institution arrangement for financing the hitherto unreached population.

Dr.Kewal Kumar and Atul Gambhir(2012) in their article have discussed about the problems faced by farmers and suggest some frame work changes regarding problems and sound financing system for the near future. The study found that all types of farmers have forced to avail credit with higher interest rate and cumbersome process of getting loan. They suggest that policy makers should simplify the procedure of agriculture credit, interest rate for marginal and small farmers should be reduced.

Dr. S. Gandhimathi(2012)has made an attempt to analyze the impact of economic reform on the distribution of agricultural credit in India. The study titled “Distribution of agricultural credit in the pre and post reform period” shows that the co-operative banks dominated in the total agricultural credit disbursement in the pre reform period. The study revealed that the rural banking system in India made tremendous quantitative achievement by neglecting the qualitative aspects of the credit delivery system.

Dr. Vandana Tyagi(2012)analysed the contribution of agriculture to India’s GDP. Agriculture contributes almost about 18 per cent to the country’s GDP. The study found that, although the ratio of agricultural credit to agricultural GDP has increased from 5.4 per cent in 1970s to 8.7 percent in 2001-02, it may be noted that agricultural credit as a proportion to total credit has declined from 20.5 per cent to 10.5 per cent during the same period indicating lower deployment of credit in agriculture.

Veerpaul Kaur Maan,Dr. Sandeep kumar(2012)conducted a study on the topic “State wise agricultural sector growth and performance” reveals Agriculture is the major sector of the Indian economy as a source of income, employment and export earnings. Commercial crops plays a significant role, not only in the domestic sector but also in the external trade by meeting the domestic requirements of oils, fibres and sugar as well as earning the foreign exchange through export or import substitution. Their significance has further grown recently due to liberalization and globalization of the Indian economy since 1991..

G.C.Pande and S.Priyakumar(2013) in their study found that agricultural sector in India is facing several critical challenges like increasing pressures on land, diminishing soil fertility, water scarcity and adverse environmental conditions etc. They suggest these critical issues can largely be countered by use of emerging technologies having high growth potential. The study also suggest that financing to contract farming by banks is a boon to farmers who can access institutional credit easily for crop production arranged by the companies.

Veerpaul Kaur Maan and Amritpal Singh(2013) a study titled “Role of NABARD and RBI in agricultural sector growth” analyzes NABARD has taken over refinancing functions from the Reserve Bank of India with respect of State Cooperative Banks and Regional Rural banks. This study reveals NABARD is involved in the implementation of projects assisted by World Bank and its affiliate, the International Development Association(IDA). NABARD has been associated with implementation of 42 projects with external credit out of which 38 projects are assisted by IBRD.

Gowhar Bashir Ahangar and Ashaq Hussain Gaine(2013) in their study assess the quantum of loans disbursed and outstanding by institutional agencies and to examine the progress of scheduled commercial banks in supplying agricultural credit in India. The study observed that the credit provided by various institutional sources has increased its advances. But an effort has to be taken by the banks to reduce its loans outstanding, so that the recovered institutional credit should be pumped into agricultural sector further for its growth.

OBJECTIVES:

- To understand the impact of credit on agriculture and allied activities
- To know the occupational pattern in the study area
- To identify the sources of finance in the study area
- To analyse the impact of credit on income in the study area
- To analyse the impact of credit on the standard of living of the people in the study area.

HYPOTHESES:

- Rural credit helps in increasing the income in the agricultural sector
- Rural credit helps in improving the standard of living of the people

METHODOLOGY:

The study is based on both secondary and primary data. Various books, journals and reports have been referred. Primary data related to 100 households have been collected through questionnaire and interview method in the study area. Tables, Charts, graphs and simple statistical methods will be made use of in the analysis of data.

DATA ANALYSIS:

The study area Madapura is a village located in Nanjangud Taluk of Mysuru District. It is inhabited by poor people. Agriculture and allied activities are the major occupation of the people in the area. It is a backward area which still needs basic facilities like construction of roads, drains, cleanliness, health facilities, sanitation etc.,. Hence this area has been chosen for research.

The Occupational Structure in the Study Area

Occupation	Number of Respondents
Agriculture	30
Agriculture and allied activities	14
Small business	27
Coolie	29
Total	100

Source: Primary data

The above table indicates the occupational distribution of the respondents in the study area. It reveals that around 44% of the people are dependent on agriculture and allied activities, 27% are dependent on small business and 29% on coolie. The occupational distribution itself reveals the backwardness of the village.

Sources of credit

Sources	Number of respondents
Money lenders	28
Bank	10
Self Help Groups	50
Cooperatives	12
Total	100

Source: Primary data

The above table indicates the sources of loan availed by the respondents. It is evident from the data majority of them depend on SHGs for credit. 50% of them have availed loan from SHGs, 28% from money lenders, 10% from banks and 12% from cooperatives. The data reveals that SHGs are playing a vital role in providing credit to the rural poor than the other banking system. Another striking feature is that even after the many initiatives taken up by the government for financial inclusion and providing credit at a reasonable rate for the development of the rural areas, the role of money lenders has been crucial in providing credit for the rural masses.

Income Status of the respondents

Income (in thousands of rupees)	Number of respondents Before Loan	Number of respondents After loan
0-10000	40	04
10000-20000	06	24
20000-30000	18	18
30000-40000	14	20
40000-50000	20	12
Above 50000	02	22
Total	100	100

Source: Primary data

The above table shows the income status of the respondents. The data reveals that the income of the people has increased after availing the loan than the before loan conditions. The number of people within the income range of 0-10000 has reduced from 40 before loan to 4 after loan. Also the number above 50000 income range has increased from 2 to 22. Overall it indicates that there has been a significant improvement in the income status after availing the loan benefit by the people. This highlights that the credit facilities provided in the rural areas have been beneficial for the people to earn better income and improve their living conditions.

Impact of rural credit on the standard of living of the people in the study area

Standard of living	Agriculture	Agriculture & allied activities	Small business	Coolie	Total
Improved	18	14	24	20	76
No change	08	0	03	09	20
Lowered	04	0	0	0	04
Total	30	14	27	29	100

Source: Primary data

The above table shows the Impact of rural credit on the standard of living of the people. People engaged in various activities like agriculture and allied activities, business, and wage earners are all of the opinion that their standard of living has improved after availing the credit facilities available to them. About 76% of the people were of the opinion that their standard of living has improved after availing the credit. However, 20% opined that there was no change and 4% opined their standard of living was lowered. This was mainly due marketing problems, inadequate loan, dependency on money lenders, high rate of interest, drought, crop loss and insufficient rain etc.,

Impact of credit on standard of living of the respondents in the study area

Standard of living	Agriculture	Agriculture & allied activities	Small business	Coolie	Total

Housing	16	08	12	18	54
Purchase of durables	04	04	0	1	09
Extension of business	0	0	13	0	13
Purchase of land	02	2	0	0	04
No favourable impact	08	0	02	10	20
Total	30	14	27	29	100

Source: Primary data

The above table highlights the impact of credit on the standard of living of the people in the study area. The parameters used are housing, purchase of durables, extension of business, purchase of land. 80 households are of the opinion that the credit facilities have helped them to increase the standard of living. About 54 households have improved by housing benefit, 13 in terms of purchase of land and durables, 13 by extension of business activities. While in case of 20 households there has been no favourable impact. This was mainly due marketing problems, inadequate loan, dependency on money lenders, high rate of interest, drought, crop loss and insufficient rain, uncertainty in employment etc.,

Major findings:

- Majority of the people are engaged in Agriculture and allied activities, some in small business, and some as wage earners.
- 50% of them have availed credit through SHG bank linkage programme, moneylenders, bank and cooperatives.
- The data reveals that there has been a significant improvement in the income after availing the credit facilities through various means.
- Majority of the respondents are of the opinion that there has been an improvement in their standard of living as a result of reasonable credit benefits.
- Around 54% have availed the credit for improving the standard of living through housing, 13% for extension of business activities and 9% for purchase of durables and land.
- Provision of credit has a positive impact on the income status and standard of living of the rural masses, a key for the development of rural areas.
- However, still certain problems persist in the rural areas which need to be addressed like inadequate loan, poor marketing facilities, and dependency on monsoon, crop loss, delay in sanctioning loan, need for collateral securities, high rate of interest, uncertainty in employment etc., for their development.

CONCLUSION:

The primary data of Madapura village has revealed that the credit facilities available for the benefit of the rural masses, has definitely a positive impact on the income of the people and also in

improving their standard of living. It indicates that providing credit is a way through which development of rural areas can be enhanced.

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WOMEN EMPOWERMENT THROUGH AGRICULTURE SECTOR

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ABSTRACT

Women plays an important role in the controlling and carrying family activities, related with economic, physical, psychological, etc. Women are a key driver of family in performing monetary activities. In the 21st century, women are playing vital role by doing job in various sectors. Agriculture is the main occupation supporting to the Indian economy and women form about half of the agricultural workforce and are agents of change and resilience builders, but still there is gender gap in food and agriculture which remains extensive. As consumers, women are more likely to be food insecure than men in every region of the world; and as producers, rural women face even greater constraints than their male counterparts in accessing essential productive resources and services, technology, market information and financial assets. Through a comprehensive literature review, this paper considers how prioritising women's empowerment through agriculture might lead to economic benefits.

KEYWORDS: *Gender inequality, Green Revolution, Women empowerment, women farmers, farm management.*

INTRODUCTION:

Agriculture is one of the most prominent sectors of India's economy. Agriculture sector is providing employment to more than 50% of India's workforce and more than 60% of India's population is directly or indirectly dependent on it. Women are the backbone of all nations of developed society. The central role of women in any society ensures the stability, progress and long-term development of the nation. In agriculture, the primary focus is on one gender only. Men are the leading decision makers in the industry and seek policy benefits. The type of farming that men do is highly engaged and commercially active, ready for domestic and international markets. The agricultural sector as a whole has evolved and has emerged immensely by empowering men with technology. But it is unable to lift the status of emerging women as an integral part of the industry. In a developing country like India, agriculture contributes 13.5% to the GDP of the economy. It provides 55% employment in the country, of which the number of women is good. The role of women in this sector cannot be ignored, comprising 33% agricultural labour force and 48% self-employed farmers. "Empowerment is defined as increased women's decision-making authority related to agricultural resources, management and production, and income." Globally, women represent 43 percent¹ of the 1.5 billion-strong agricultural labour force, producing over half of all the food that is grown world-wide. Yet because women use fewer productive inputs (due to gender-specific social norms), their income continue to be 20-30 percent lower than that of men. Female smallholder farmers struggle to achieve equal representation across many areas such as land ownership, high quality inputs, and access to credit, insurance, education, and rural advisory services.

OBJECTIVES OF THE STUDY:

- 1) To understand briefly about women Empowerment.
- 2) To analyse the Women Empowerment through Indian Agriculture.

RESEARCH METHODOLOGY:

The entire research work is purely based on secondary data collected from government reports, various magazines, journals, e-journals, books, e-books, etc.

WOMEN EMPOWERMENT:

Agriculture is the backbone of any economy. In India, the agriculture sector has always been an economic sector that lays foundation for the sustainable growth of other economic sector. The agriculture sector's contribution in India's GDP was approx. 52% in 1950-51 and in 2018-19; it was approx. 14% (Ministry of Statistics and Programme Implementation, 2019). Primary roles of the agriculture sector in Indian economy are to promote inclusive growth, increase rural income, and provide sustainable food security. Approximately 60% of the Indian Population is dependent on the agriculture sector and it accounts for approx 14% of India's exports. About 80 percent of the world's food is produced by small-scale farming. Women make up on average 43 percent of this agricultural labour in developing countries. They are the majority in some countries. Yet, they produce 20 to 30 percent less than men farmers because they face two compounding layers of exclusion - as smallholder farmers and as women. Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. It is closely aligned with female empowerment a fundamental human right that's also key to achieving a more peaceful, prosperous world.

Agriculture is more likely than other sectors to provide diverse opportunities for empowering women. However, women farmers are held back by barriers that prevent them from feeding their families and reinvesting in their livelihoods. They face restrictions related to their gender while also experiencing the financial struggles shared by all small-scale farmers. Women do not receive the same support as men farmers do. They have less access to land, loans and machinery. Women are heavily involved in domestic activities including caring, cooking and cleaning, which remain hidden economically. Women are disproportionately affected by climate change and face greater exposure to climate risks due to the same barriers that reduce their productivity.

Women's empowerment (or **female empowerment**) is the process of empowering women. It may be defined in several ways, including accepting women's viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training. Women's empowerment equips and allows women to make life-determining decisions through the different problems in society. They may have the opportunity to redefine gender roles or other such roles, which in turn may allow them more freedom to pursue desired goals.

Economic empowerment allows women to control and benefit from resources, assets, and income. It also aids the ability to manage risk and improve women's well-being. It can result in approaches to support trivialized genders in a particular political or social context. While often interchangeably used, the more comprehensive concept of gender empowerment concerns people of any gender, stressing the distinction between biological and gender as a role. Women empowerment helps in boosting the status of women through literacy, education, training and awareness creation. Furthermore, women's empowerment refers to women's ability to make strategic life choices which had been previously denied them.

More efforts are needed to increase women's representation in local institutions and systems of governance and to involve them in decision-making in their homes and communities. Increased attention is needed to eliminate their workload, identify their significant contributions, and ensure equal pay and working conditions and benefits. This requires overcoming the neglect of poor rural women that arises from gender-based socio-cultural norms and practices and better addresses gender issues in policies, programs and investments in agriculture and food systems. Conflict, the COVID-19 pandemic, and climate change were all factors contributing to food shortage. It is estimated that 720 million to 811 million people worldwide did not have enough to eat last year and at this rate, up to 660 million people may still be undernourished by 2030. Nations, businesses, communities and groups may benefit from the implementation of programs and policies that adopt the notion of female empowerment. Empowerment of women enhances the quality and the quantity of human resources available for development.

WOMEN EMPOWERMENT IN AGRICULTURE SECTOR

Women's empowerment is a general term in development, in which an unusual number of definitions, organizational and programmatic approaches to promoting women's empowerment can vary significantly depending on the area and the framework that guides them. In agricultural and food systems around the world, persistent and systematic inequalities in resources, power, and roles affect women and girls unequally; this limits their opportunities and development and contributes to global hunger and poverty.

Women are responsible for meeting many of the basic needs in a household, including meals, but they often lack the resources, education, and opportunity to support their families. When women earn more income they are more likely to use their money to feed and support their families. Women reinvest up to 90% of their earnings back into their households by spending money on nutrition, food, health care, school, and lucrative activities all of which help break cycles of generational poverty. Women's empowerment and achieving gender equality helps society ensure the sustainable development of a country. Many world leaders and scholars have argued that sustainable development is impossible without gender equality and women's empowerment. Sustainable development accepts environmental protection, social and economic development, including women's empowerment.

Women and girls are also commonly the first in their families to bear the brunt of hunger even as they work harder to secure food for their households. Young girls often care for relatives at home, and are the last to eat if food is in short supply, or families might marry off their daughters because it's one fewer mouth to feed. Women suffer the most from nutrient deficiencies, especially during reproductive years, negatively impacting development that is passed down through generations. 70 per cent of its population is rural, of those households, 60 per cent engage in agriculture as their main source of income. Agriculture is an engine of growth and poverty reduction in developing countries where it is the main occupation of poor. Many women, in developing countries, are major producers of food. Nearly 63 per cent of all economically active men are engaged in agriculture as compared to 78 per cent of women. It is observed that women play a significant role in agricultural development and allied activities including main crop production, live-stock production, horticulture, post harvesting operations etc. About 70 per cent of farm work is performed by women. Women farmers do not have equal access to productive resources and this significantly limits their potential in enhancing productivity. The present paper shows that the contribution of women in agriculture is extremely significant.

Employment and enterprises of women, heading households and household production 23
Tasks of women in Agriculture. Problems in women participation are: Some of the farm women may inhibit to participate. Most of the women were willing to take up jobs, though they remained unemployed. New jobs require a different kind of skills. As wage-earning agriculture labourers, women suffer other kind of disadvantages also. While men attended farmer's camps to learn about the use of new implements, fertilizers, pesticide and crop rotation, etc. Constraints on time and mobility by women's dual domestic and agricultural roles. Inefficient transfer of agricultural knowledge from husband to wife. Lack of incentives to increase productivity. Women contribution to agriculture responsible for household food and nutrition security. 90 per cent of the hoeing and weeding in food production. 80 per cent of the work on food storage and transport. More than 90 per cent of post-harvest management including food processing, providing water and energy. More than 60 per cent of harvesting and marketing. Suggestions to overcome the above problems: The women in rural area should be educated. To promote rural development programmes. A good and democratic leadership should be created at the grass roots level. Women's clubs and other organizations should be set up in the village. Several meetings and training of village women should be conducted. The training should be able to create awareness, generate interest, motivate learning, impart knowledge, change attitude and generate skills.

Agriculture in India defines familiar traditions, social relations and gender roles. Women in agriculture, either through traditional or industrial means, subsistence or agricultural labour, represent an important demographic group. Agriculture is directly linked to issues such as economic freedom, decision-making, agency and access to education and health services, and this approach has created complex issues of poverty and neglect the gender inequality. Women farmers were on boarded through multiple village awareness programmes. Finding the participants a little hesitant at first, the project implementation team decided to build a rapport with the female farmers and appealed to them to join hands for the shared goal of economic empowerment. In 2018, the Mahila Kisan Adhikar Manch, a nationwide forum promoting women farmers' rights, conducted a survey of 505 women farmers whose husbands committed suicide due to the farm crisis in 11 districts across Marathwada and Vidarbha. The survey found that 40 percent of women widowed by farmer suicides between 2012 and 2018 had yet to obtain rights to the farmland they cultivated.

The Government of India's celebration of October 15 as 'Women Farmers' Day has helped women farmers to gain a valid identity. As part of this initiative, the public awareness campaign launched by the government focuses on how Krishi Vigyan Kendras can play an important role in empowering women farmers and changing existing biased perceptions about the role of women in agriculture. It could be a game-changer in the near future if it is celebrated in real context.

- Agriculture sector employs 80% of all economically active women in India; they comprise 33% of the agriculture labour force and 48% of the self-employed farmers.
- In India, 85% of rural women are engaged in agriculture, yet only about 13% own land. The situation is worse in Bihar with only 7% women having land rights, though women play an important role in various agricultural activities.
- Economic Survey 2017-18 says that with growing rural to urban migration by men, there is 'feminisation' of agriculture sector, with increasing number of women in multiple roles as cultivators, entrepreneurs, and labourers.

- 70% of all women engaged in cultivation are from households witnessing migration. **(Report released in 2014 by IHD, New Delhi)**
- About 60-80% food are produced by rural women.

Women must also have access to rural credit, assets, technology, and irrigation, which have not reached them due to flawed policies and the lack of a gendered lens in the agricultural sector. Land ownership will instill social and economic security among women farmers, which will in turn provide for a more inclusive environment in the country's most important sector, Women constitute 43% of agricultural workers in much of the developing world, most of who are forced to make do with less access to resources such as water, fertilizer and market outlets than men. Experts say that by providing these basic services to women, agriculture productivity could grow 20-25% to meet food security and reduce hunger at a time when food import bill is soaring.

CONCLUSION:

Researcher suggest that it is possible and useful to make a theoretical case for spending the marginal Rupees on empowering female farmers as a means of increasing household productivity, either prioritising women for new investments or re-allocating existing resources based on the common theory around diminishing marginal returns (and women's lower initial access relative to men), or gendered risk, time, and social preferences that would differentially prioritise resource expenditures. Rural women are the major contributors for agriculture and its allied fields. Her work ranges from crop production, livestock production to cottage industry. From household and family maintenance activities, to transporting water, fuel and fodder. Women's labour power is considered inferior because of employers' predetermined notion of women's primary role as homemakers. As a result of discrimination against female labour, women are concentrated in the secondary sector of labour market. Their work is low paid, low status, casual and lacks potential upward mobility. The majority of women in the urban sector work in low paying jobs. Finally it is concluded that agriculture is central to economic growth where women can learn the best way to grow and cultivate their own nutritious food and sell at markets. So closing the gender gap in agriculture is imperative if we want to grow productivity and ensures food security. Agricultural education be made gender sensitive and research, development, extension and services be engendered to give due recognition to the multiple role played by women agriculturists.

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“RECENT TRENDS USED IN E- BANKING AND IT^S BENEFITS”

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ABSTRACT:

We are living in the digital world where due to modern technologies almost every industry has accepted drastic change in, whether it is the use of smartphones, automation to improve operations, online fund transfer, digital shopping and now due to pandemic online studies or anything else. Smart use of technology is becoming an important part of the success in today's world. However, no industry is driven by technology as banking sectors. Before implementation of new and modern technologies the payment and funds transfer sources were limited to physical methods such as written cheque method, money transfer agents, money orders, demand drafts etc. With the arrival of mobile banking and internet banks too have introduced the concept of electronic funds transfer, which is much more convenient and hassle free. Today there is no need to visit bank branch for money transfer, to receive money, or for printings the statement because everything is possible at the click of the button..

INTRODUCTION:

E- banking is part of the broader context for the move to online banking, there banking services are delivered over the help internet. The shift from traditional to digital banking has been gradual and remains ongoing, and is constituted by difference sectors of banking service digitization. Digital banking involves high levels step process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions. Before the establishment and introduction of banks, the financial activities were handled by money lender and individuals. At that time the interest rates charged by them were very high and there were no security of public savings and no uniformity regarding loans. So, as to overcome such problems the banking sector was established which was fully regulated and controlled by government.

A bank is a financial institution which accepts deposits, lends loans and advance, pays interest, clear the cheques, etc .It is a financial institution which deals with money. Banking sec acts as Backbone of modern new business. Banks is the nerve centre of trade, commerce and business of an economy. development mainly depends on banking system. In fact, banking is the life-blood of Business and commerce.

According to some bankers the word 'Bank' is derived from 'Banco', 'Bancus', 'Banque' and 'Banc' all of which mean a bench upon which the early moneylenders' to display their coins and transact business across the bench in the market.

Definition of Bank:

- According to Sir John Pagette defined, “Bank is such a financial institution which collects money in current, savings or fixed deposit account; collects cheques as deposits and pays money from the depositors account through cheques.”

- According to Indian Company Law 1936 defines Bank as “a banking company which receives deposits through current account or any other forms and allows withdrawal through cheques or promissory notes”
- According to Prof. Sayers – “Bank is an institution whose debts are widely accepted in settlement of other people’s debts to each other.”
- Banking- Banking defined as the business activity of accepting and safeguarding money owned by other individuals and entities and then lending out this in order to earn a profit called bank.

OBJECTIVES OF PAPER:

- To learn the Modern concept E- Banking Sectors.
- To study the various Recent Technologies in Indian Banking sector.
- To study the Benefits of Modern Technologies used in banking sector
- To study the various Recent Types used Online banking.
- To study New Services in E – Banking .

RESEARCH METHODOLOGY:

For this research paper I have only collected Secondary data .This data is collected from different websites, research journals ,books and papers, media, etc.

Recent technologies used in E- Banking sector:

As we Know that, Bank is defined as the business activity which accepts money and lends to needy people in the form of different types of loans, safeguarding money owned by other individuals and entities. However, with the passage of time, the activities offered by the bank have widened and now various other services are also offered by banks. Such as, debit cards, credit cards, lockers facility, ATM services, and online transfer of funds through different modes like NEFT, RTGS, GOOGLE PAY etc across the country/world. Banks are a very crucial part of the economy because they provide important services for both businesses and consumers. As Banks is a financial services providers, they also give you a safe place to store your cash. There are number of ways through which money can be transfer from one bank account to another account. With the increasing technology, online money transfer has become the easiest and simplest way of transferring money without any difficulty. Nowadays, electronic funds transfer allow you to exchange money between individuals as well as organizations via electronic ways and modes which can be accessed using internet, Smartphones and computers. Money can be transferred instantly and quickly from one account to another, either within the same bank or to a different bank .

NEFT (National Electronic Fund Transfer)

NEFT is the simplest and easiest form of money transfer from one bank to bank which allows customers with the facility to electronically transfer funds from their respective bank accounts to any other account of the same bank or of any other bank network. Not only individuals but also businessman’s, firms and corporate sector can use the NEFT system to transfer funds. Almost all the banks are carry out an NEFT transaction. Before transferring money through NEFT we have to register the beneficiaries name who is receiving money. For this we must have information such as name of the receiver, receiver’s bank name, a valid account number receiver and his respective bank’s IFSC code. These all the information is compulsory for a funds transfer to be authorized and processed. NEFT transactions can be done at anytime we want, even on holidays but except for Sundays.

RTGS (Real Time Gross Settlement)

RTGS as the name says is a real-time funds transfer system which helps us to transfer money from one bank to another in real time or on a gross basis. The transaction is not put on a waiting list and is cleared out instantly. The transferred amount is instantly deducted from the one bank's account and credited to the other bank's account. Many people such as individuals, corporates, businesses and firms can transfer large sums using this system. The minimum amount that can be transferred using RTGS is Rs 2 Lakhs and above and there is no upper limit on the amount that can be transacted. The sender of the money needs to add the beneficiary and his bank account details before transacting funds via RTGS. A beneficiary can be registered through our internet banking portal. The details required while transferring funds would be the beneficiary's name, account number, receiver's bank address and the IFSC code of the respective bank.

IMPS (Immediate Payment Service)

It is also a money transfer system made available by the apex bank of the country, It transfers money instantly and is a great banking platform in case of emergencies. IMPS is available 24/7 and we can enjoy this service even on bank holidays. The IMPS service is offered by the National Payments Corporation of India. To transfer money through IMPS, we must first register for the mobile banking service of the concerned bank and generate a Mobile Money Identifier (MMID) and MPIN from the bank. We should make sure that our beneficiary has the MMID too. Once we have registered, log in to our net banking portal and select IMPS as the preferred mode of transfer. Then we should fill in details like the receiver's mobile number, the receiver's MMID, the value to be transferred, and our MPIN. Once this is done, we will receive a confirmation message via SMS.

E-Banking

E-Banking is also known as online banking, Electronic banking, virtual banking. It is simply the use of telecommunications and electronic network for delivering various banking services. With the help of electronic banking, a customer can access his account and conduct any transactions such as fund transfers, deposits, and online bill payments to the individual but before using this service they have to register for online banking at the bank where they are having an active bank account. After registering for Electronic banking facilities, a customer need not visit the bank every time he/she wants to avail a banking service. It is not only use convenient but also a secure method of banking. Customer can check bank balance any time, can make bill payments and fund transfer to other accounts, Keep a check on loans, savings a/c linked to the bank account, can apply for the issuance of a cheque book, Buy general insurance,

TYPES OF E-BANKING SERVICES IN INDIA**INTERNET BANKING:**

It is the type of electronic banking service which helps the customers to enjoy various financial and non-financial transactions through internet. With internet or online banking or net-banking, customers can access his account and can transfer funds to another bank account, check account balance, view bank statements, pay utility bills, and much more.

MOBILE BANKING:

It is also a type of electronic banking system which enables a customer to perform several financial and non-financial transactions via mobile phone or smart phone. Most of the banks have launched their mobile banking applications available on Google Play store and Apple App Store. Just like the net-banking portal, customers can use the mobile application to access banking services.

ATM (Automated Teller Machines):

ATM is one of the most popular types of e-banking service which is also known as an Automated Banking Machine (ABM). ATMs allow customers to withdraw funds without the need for a human cashier, clerk or bank teller, deposit money, change Debit Card PIN, Account information, Mini Statements , Money Transfer and other banking services. To make use of ATM card the user must have a password. Banks charge a nominal fee from the customers on every transaction made after crossing the specified limit of free transactions if the transaction is done from any other bank's ATM.

DEBIT CARDS:

Today almost each and every person owns a debit card. This card is connected to customers bank account and he/she can go cashless with this card. They can use debit card for all types of transactions, the transaction amount is debited from the account instantly.

Benefits of using online fund transfer services:

- Customer can easily access their account 24X7 and transfer funds whenever needed.
- It is a paperless and environment free transfer of funds.
- No limitations of geographical area.
- Online money transfers are fast, reliable, easy and convenient to use.
- We can transfer money easily and simply without having to wait in long queues.
- To withdraw money you don't have to be physically present at the bank.
- It is convenient for customer to transact and manage accounts no matter where you

are, but also whenever you need.

CONCLUSION:

Today's customers are smart, intelligent and busy, so they use various modes of electronic transfer. Although Electronic Funds Transfer provides flexibility in performing financial transaction, fast and easy, however individuals are still reluctant to adopt the system because of several reasons. The security and privacy are two elements in the perceived Without a proper knowledge of the system, peoples are not interested to handle online transaction. Due to usefulness, ease of use and convenient consumer awareness has positive impact on the intention to adopt this modern techniques while risk has negative impact on it. New technologies are invented with new and modern techniques in banking sector. ATMs, mobile Banking, Credit Cards and Debit Cards, Internet Banking, NEFT, RTGS etc. have come forward as useful delivery channels for usual banking services. As we know that online transfer of funds is possible without any face to face contact of any party. Electronic transfer of funds has become a new trend nowadays and is quickly becoming an important part of lifestyle. It is gaining more importance day by day.

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A STUDY OF FACTORS AFFECTING JOB SATISFACTION OF TEACHERS

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ABSTRACT:

Job satisfaction plays very important role in every fraternity. As per as teachers are concerned job satisfaction is vital because performance of teachers depends upon their level of satisfaction. If teachers are satisfied with their job they complete all their targets with an effective and efficient way. Therefore, it is very important to understand the factors that influence teachers' job satisfaction. The present paper is based on understanding the different determinants that have influence over teachers' job satisfaction.

KEYWORDS: Job Satisfaction, Teachers, Fraternity.

INTRODUCTION

Job satisfaction is a crucial factor in each and every organization. For maintaining healthy relations in an organisation job satisfaction is important. It is necessary to understand the level of job satisfaction among the employees because the success and the failure of each organisation depend upon efficiency of an employee working in that organization. Employee efficiency and effectiveness will be increased when they are fully motivated and satisfied.

Teachers are considered as a nation builder. Being a nation builders' teachers are supposed to provide a good human being to a society. If teachers are fully motivated and satisfied then and then only, they can perform their functions in an effective manner. Satisfied teachers will take more efforts while performing their duties like teaching, guiding, motivating, and inspiring the student for the better career and grabbing the best opportunities available in the future. Therefore, job satisfaction of teachers is very important.

REVIEW OF LITERATURE

Dr. Amit Kumar Singh, B Vanlalhriatpuii (2017), 'Job Satisfaction of Higher Secondary School Teachers: A Case Study of Aizawal.' concluded in their study that job satisfaction of teachers is affected by demographic factors, remuneration given to teachers, work environment and working conditions provided to teachers.

Ombeni William Msuya (2015), 'Exploring Levels of Job Satisfaction among Teachers in Public Secondary Schools in Tanzania.' focuses in his study on problems faced by teachers and their level of job satisfaction. After completion of the study concluded that job satisfaction of teachers differs from one another. Different Management Strategies and Motivational Techniques can be used to increase teachers' job satisfaction.

Monica Johan, Md Meraz Ahmed (2018), 'Teachers Job Satisfaction: A Study in Secondary School of Bangladesh.' Conducted their study, to find out causes of teacher's jobs

satisfaction and dissatisfaction and to look into various ways with which teacher satisfaction can be increased and the performance of teachers can be improved.

OBJECTIVES OF THE STUDY

1. To understand the concept of job satisfaction.
2. To know about factors influencing teachers job satisfaction.
3. To understand problems faced by teachers.

METHODOLOGY OF THE STUDY:

The present study is based on secondary data. The data have been collected from journals, newspapers, and internet, etc.

FACTORS AFFECTING JOB SATISFACTION OF TEACHERS:

The major factors influencing job satisfaction of teachers are-

1. Demographic Factors
2. Employee Relationship with Management
3. Compensation and Benefits
4. Working Environment

1. Demographic Factors

Demographic factors refer to an individual factors that affect level of jobs satisfaction of teachers. If teachers' satisfaction changes according to their Age, Gender, Marital Status, Educational Level and Experience then it is considered as affected by demographic factors. Demographic factors considered to be the basic component that having a positive as well as negative influence over the teachers' job satisfaction.

2. Employee Relationship with Management

Employees are the Assets of any Organisation. In the same way teachers are also considered as an asset of an Educational Institutions. So, it is very important to maintain good relation among teachers. Job satisfaction of teachers also affected by existence of poor relations with each other. Management should always try to strengthen the better relations between the head and teachers, teachers and subordinate that leads to increasing job satisfaction teachers. If teachers feel free to discuss their doubts, queries easily then we can say that, existence of good relationships between Teachers and Management.

3. Compensation and Benefits

Monetary factors always play a crucial role in increasing and decreasing the level of jobs satisfaction of teachers. If teachers are paid as per their work, their efficiency then teachers job satisfaction, integrity, dedication towards work will also increases. On the other hand, teachers will also feel satisfied if salaries are paid on time, if teachers will be paid for extra tasks.

4. Working Environment

Nowadays place of a work also has direct and indirect relation with a job satisfaction of teacher. If teachers get better working environment with the full of Amenities, Job Security, and Adequate Working Conditions the level of satisfaction of teachers will also increase and by that way performance of teacher will also improve.

Problems Faced by Teachers

The major problems faced by teachers are-

1. Lack of Motivation

Motivation is a core element for increasing job satisfaction of teachers, but as per as teaching fraternity is concern motivation is very less and if teachers will not get motivated the level of satisfaction will not increase.

2. Students Discipline

Managing students and maintaining discipline among the students is also major problem faced by teachers. If students are not disciplined it leads to frustration or tension among the teachers and decrease in level of job satisfaction.

3. Endless Paperwork

Being a teacher, teacher is not only supposed to teach but along with that a number of responsibilities a teacher has to perform like Paper Setting, Assessment of Papers, Evaluation of Regular Performance of Students, and Maintaining Attendance of Students, that leads to huge amount of paper work. As increasing working hours leads to job dissatisfaction.

4. Extended Working Hours

Teacher is required to perform number of activities at the same time because of which working hours of a teacher increases.

5. Improper Work Life Balance

Work Life Balance refers to a balance between individuals' Personal life and work life. Number of duties that teachers are required to perform leads to increase in working hours, because of which teachers are unable to maintain proper work life balance.

CONCLUSION:

No individual can perform a work in a better way, if he is not satisfied. Satisfaction is a core element of each and every work. As teaching profession is concern it is considered as a Noble Profession and teachers are considered as a Builders of a Nation. So, while delivering the duties being a teacher, teacher must have to be satisfied and motivated. Satisfaction level of teachers may differ from teacher to teacher. As some teachers are satisfied with Demographic Factors some with healthy relationship that prevails in an institution. on the other hand, some teachers will satisfy when they are having Good Working Conditions, Appropriate Salaries provided to teacher as per their qualifications and so on. It is also important to resolve the problems that are faced by teachers to increase the level of teachers' job satisfaction.

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A STUDY OF POVERTY AND UNEMPLOYMENT IN INDIA

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ABSTRACT:

In India, unemployment and poverty go hand in hand. There's no doubt that the two are closely related. While poverty is often a social problem, many aren't aware that unemployment contributes to crime. In fact, many crime statistics point to the link between poverty and the increased risk of vandalism and crime in areas with high unemployment rates. Because people are left without jobs, they often resort to criminal activity to make ends meet. In fact, two-fifths of criminals cite unemployment as the reason for their actions. The rise of population is a major factor contributing to increased unemployment and poverty in India. As per the UN definition of poverty, it is a lack of resources or income sufficient to meet basic needs. This paper aims at understanding the status of population growth in India along with poverty and unemployment. It looks at the recent trends in urbanization and rural poverty. It reveals that urbanization has been a more rapid process than rural one, resulting in two times the increase in the rural population.

KEYWORDS: *poverty, unemployment, population, GDP, inequality, Human rights*

INTRODUCTION:

Poverty in India is a serious problem that must be addressed by the government. This country's low per capita growth and the lack of effective entrepreneurs are the two main factors responsible for poverty. The social structure is also full of outdated traditions and cultures that hinder the growth of the economy. The disproportionate number of unemployed people means that the government has to take measures to combat these problems. This includes reforming the educational system and creating jobs for the unemployed. In the case of unemployment, the population is more deprived than the rest of the population. In addition to lower incomes, unemployment also leads to an increase in crime. Consequently, crime and vandalism rates are higher in areas with high unemployment. This is because individuals who have no other options may resort to criminal activity. In fact, two-fifths of criminals cite unemployment as the primary reason for their crimes. This is a challenge to the conventional approach to poverty and unemployment in India. It is a valuable resource for researchers in South Asian studies, Indian Political Economy, and contemporary political theories. It will also be of interest to scholars who are interested in development studies, sociology, and anthropology. And while this study is not a comprehensive study of poverty in India, it does offer some insights on how to address these challenges. This study shows that joblessness is a major cause of unemployment and poverty in India. Without a steady stream of income, joblessness can lead to indebtedness and insecurity. The government should do more to fight unemployment and prevent youth from falling into the trap of poverty. This is not only a matter of economics, but of human welfare. It also contributes to the growth of the economy by reducing the burden on the government (Chibba, applied, & 2011, n.d.).

Despite the fact that the unemployment rate in India is still high, it is gradually declining and the country is slowly recovering. The reduction in the unemployment rate has been attributed to the easing of regulations and Omicron cases. But it is still too high to be considered a success.

Nevertheless, the improvement in the economy has largely been due to the increase in the number of jobs and a decrease in the number of people seeking employment. The UN Human Rights Council has defined poverty as a "**condition of insufficiency**". It is defined as a lack of access to basic necessities such as food, shelter, and clothing. In India, the poverty rate was as high as 39% in January, while it was only a third in the rural sector. And the numbers are still rising. The UN Human Rights Council has even declared that a poor nation is not a good country to live in (Mazumdar & Sarkar, 2008).

The unemployment rate in India fell to 6.57 per cent in January, the lowest since March 2021, according to the latest statistics released by the Centre for Monitoring the Indian Economy. The unemployment rate in urban and rural areas were the same in January. Both urban and rural areas had higher unemployment rates than the national average. In December, the unemployment rate was 7.91 per cent, whereas the rural area was 6.57 percent. The UN Human Rights Council has also defined poverty as "**the absence of the basic necessities for human survival**." Those with the least basic needs for food, clothing, and transportation are considered to be poor. The poorest families in the developed world spend more than their income on housing and transportation. It is no wonder that a third of the population is not employed in India. It is estimated that approximately 53 million people in India will be unemployed by December 2020 (Mohanty, Mohapatra, Kastor, Singh, & Mahapatra, 2016).

POVERTY AND UNEMPLOYMENT IN INDIA:

One reason for the association between poverty and unemployment is financial strain. Poor people are often underemployed and have few resources. Their families are also under-stressed, and their children are likely to exhibit negative emotional and behavioral characteristics. A study at found that a child who grew up in a household without a car was more likely to develop negative mental health problems in adulthood. While these associations are modest, they remain significant. The fact that individuals in poverty experience more social problems during their adolescence is compelling evidence. The connection between poverty and mental illness is not surprising. Despite the connection, a low standard of living is associated with higher rates of common mental disorders. The association between unemployment is stronger among children than among adults. The causes of depression and anxiety are the same, but it's the combination of high rates of childhood poverty and low wages that makes people more susceptible to depression and other psychological problems. But the connection between poverty and mental health is more complicated than just a coincidence (Murgai, Weekly, & 2005, n.d.).

The association between unemployment and poverty is stronger for the non-dominant group than for the dominant group. This study also shows that the association between the two is smaller in cross sectional studies than in the past. But the financial strain and mental health are still associated with the onset and maintenance of mental disorders. These findings suggest that poverty may have a role in maintaining a healthy lifestyle for children who are affected by these issues. While there's a relationship between unemployment and poverty, it's not as clear as it used to be. The relationship between poverty and unemployment is not the same in other countries. Nevertheless, they are both connected. It's not uncommon to find individuals who are suffering from depression or other mental disorders because of their circumstances. So, why is poverty so common in the United States? The answer lies in the relationship between the two (Mohanty et al., 2016).

It's no surprise that unemployment and poverty are linked. The relationship between unemployment and poverty is largely mediated by the quality of employment, while the relationship

between poverty and unemployment is not entirely clear. For example, the quality of job opportunities is an important factor in determining whether or not a person is able to live in the country they grew up in. In addition, joblessness is a major cause of youth and women's suicide in the relationship between poverty and unemployment is complex. While unemployment and poverty are linked, they are often exacerbated by other factors. For instance, if a person is working full time and is not employed, their income is likely to be higher than the average income of their peers. However, if their income is lower, they may be a better candidate for higher paying jobs. But even in a jobless state, poverty and unemployment are often related(S. R.-E. and P. Weekly & 1973, n.d.).

The connection between unemployment and poverty is complicated. It's important to understand the role of poverty in a society's overall well-being. The relationship between the two is strong in the United States, but there are also correlations between poverty and unemployment in other countries. The latter is often the case in the UK. If you're unemployed, you're more likely to be unable to work for a long time. The relationship between unemployment and poverty is more complicated than it appears. The relationship between poverty and unemployment is not solely a cause-and-effect relationship. In contrast, the association between poverty and unemployment is stronger if people have higher income. Although the two are linked, they're not always the same. There are also other factors that influence their relationship. For example, low income is related to poorer mental health. And being unemployed means having less money(Rao, 2015).

REVIEW OF LITERATURE:

Since the last decade, India has been experiencing an increase in its poverty rate and its population. Over the past 45 years, India's GDP (Gross domestic product) growth rate has averaged about 8.6% pa. However, the figure has declined significantly to a mere 6% during the period of 2015 to 2020, and it is expected to continue to decline thereafter. This rapid rise in poverty has been attributed to an increase in unemployment and poor productivity in agriculture. The decrease in real wages is one of the main causes of poor living standards. The problem is compounded by a lack of efficient entrepreneurs. Only 3% of the working population is engaged in industry, and the country's poorest percent has the lowest income. As a result, the country faces high poverty and unemployment rates. The problem in India was largely delayed due to the colonial era. The first world war and the second world war made the issue of unemployment and poverty a pressing concern for the government. During the 1980s, economic development in India was below the required level, and poverty continued to grow. As the cost of commodities rose sharply, the upper income group was benefited. But the lower income class was left in a disadvantaged position and it is impossible to meet their basic needs. In addition, the number of job seekers continues to rise faster than the number of available jobs. In such a scenario, the government must take measures to eradicate both the causes of poverty and unemployment(A. S.-E. and P. Weekly & 1973, n.d.).

The government has taken steps to reduce poverty, but this will take time. The first step is to reduce unemployment. This will eventually lead to lower poverty levels, but this should not be an end in itself. The second step is to improve the quality of life for the poor. So, let's work together to eliminate poverty in India. And, don't forget the importance of education. It's possible to make a difference in the lives of millions of people. The causes of unemployment and poverty are interrelated and should be tackled with care. The two problems are often related - the first is related to the poorest, the second is related to inequality. But if you solve one problem, the other will follow. The second step is to address the causes of both. So, while addressing the first problem, you will also be able to deal with the other(studies & 2010, n.d.).

Poverty in India is a complex issue. The two are linked. If one is not solved, the other will follow. The government has not been doing enough to address both issues. Currently, the poorest population in India has an aging population, and people are unable to work in a job (Deaton, weekly, & 2002, n.d.). But this is an important issue, and the two will go hand in hand. If you are not aware of them, you should try to find them. Poverty and unemployment are linked. Both need to be addressed simultaneously. By making one problem better, the other will also be solved. For example, the government should make the incomes of the poor more equal. This will ultimately reduce poverty and increase its standard of living. Secondly, the government should address the problem of unemployment in India. It will have to address the problems of unemployment and poverty. This will benefit the poor (Sinha, 2013).

CONCLUSION:

The incidence of poverty in India has been increasing for years, but the problem of unemployment and poverty in India is only becoming more widespread with time. The government must find ways to alleviate the problem in order to boost the economy and improve the quality of life of the poor. Fortunately, the government is finally making some strides towards ending poverty and unemployment in the country. This is the only way the country can achieve its long-term goals. The government must address both problems simultaneously. Achieving one will also solve the other. This is why a poverty-free India will be a country of equal opportunities. So, the only way to combat both issues is to make the poorer population more prosperous. A better future for the Indian people is possible, and it can be achieved if both the unemployment rate and the poverty incidence are addressed. The government must do more to address both issues.

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RURAL DEVELOPMENT- SOCIO-ECONOMIC AND ECOLOGICAL IMPACTS OF WATERSHED MANAGEMENT IN INDIA IN 21ST CENTURY.

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ABSTRACT:

Watershed Management is an adaptive, comprehensive, integrated, multi-resource management planning process that seeks to balance healthy, ecological economic and socio cultural conditions within a watershed in India. The Department of Land Resources, Ministry of Rural Development is implementing the Integrated Watershed Management Programme (IWMP) from 2009-10 with an objective to cover 55 million hectares of rainfed land by 2027. The objective of this article is to make assessment of socio-economic and ecological impacts of watershed management for twenty first century in India with respect to rural development.

KEYWORDS :

Watershed Management, Women Empowerment, Integrated Watershed Management, Employment Generation, Participatory approach.

INTRODUCTION:-

Recently in 2021, the World Bank's board of executive directors has approved a \$115 million loan to help national and state institutions to adopt improved watershed management practices to increase farmers' resilience to climate change and promote higher productivity leads to rural development. Watershed is defined as an area or entity comprising a set of hydro-geological units whose runoff drains out through a common point where as watershed development refers to conservation, regeneration and judicious use of all the natural resources within watershed. The watershed programme is primarily focused on water, with its principle objective to enhance agricultural productivity through in-situ moisture conservation and protective irrigation for socio-economic development of rural people (Joshi et al., 2008).

Majority of India's population depends on the occupation of agriculture and about 65% of total arable land (142 million ha) in the country is rainfed. Hence the watershed programme would be an effective approach for sustainable development of the country uplifting the rural community. Additionally Watershed as a unit enables planners and implementing agency to consider all inputs, process and expected outputs systematically which are essential for a holistic and participatory bottom-up approach of rural development.

MATERIALS AND METHODS :

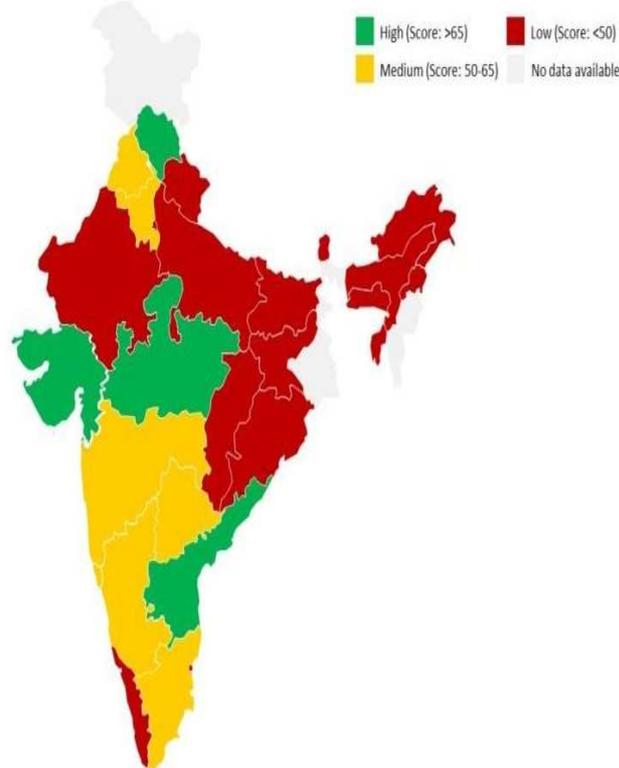
- The present research work is the outcome of the reports and index whereas the information on impacts of watershed development and distribution were collected from various published literature.
- By observation and discussion with local people of Ralegan Siddhi (Maharashtra) and Shillong-Barapani (Meghalaya).
- Statistical Method – Double sampling method is used for case studies.

RESULTS AND DISCUSSIONS :Overall Impacts of Watershed Management on Rural Development in 21st century

Sr.no	Impacts	Data
01	<p>Social Impact</p> <ol style="list-style-type: none"> Alleviation of poverty Capacity building Women participation in decision making. Empowerment of the community through participative watershed management Improved skills of local people Conducted social audit to assess the performance 	<ul style="list-style-type: none"> Reduction from 45% to 36% in poverty in Assam Women seemed confident with participation in Nagaland Social audit was carried out only in two states namely Uttar Pradesh and Tamilnadu.
02	<p>Economic Impact</p> <ol style="list-style-type: none"> Increased cropping intensity through inter and sequence cropping. Maximized farm income through agricultural related activities such as dairy , poultry, sheep and goat farming hence it has reduced migration. Improved and sustained livelihood status of the watershed community with special emphasis on the women and the poor. Increase in employment generation. 	<ul style="list-style-type: none"> In Assam Agricultural productivity has increased in cash crop production from 18.5 ha to 232 ha. In Uttar Pradesh increase in employment generation from 20% to 40%
03	<p>Ecological Impact</p> <ol style="list-style-type: none"> Protects vegetative cover throughout the year. Increased ground water recharge. Widespread afforestation In situ conservation of rain water Protecting fertile soil by reducing soil erosion. Run off reduction 	<ul style="list-style-type: none"> In Uttar Pradesh Reducing Soil erosion in 75 watersheds out of 87 sample watersheds. 40% micro watersheds in Gujarat have resulted more than 2 meters increase in ground water level.

Figure 1.High, Medium and low- performing states on water resource management

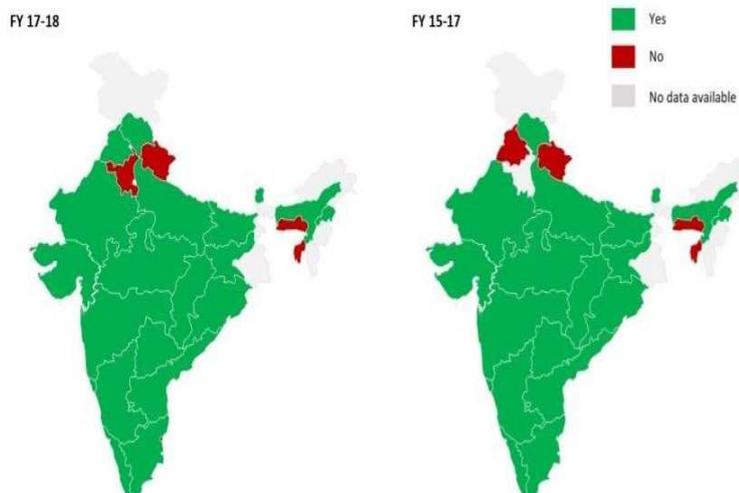
Classification according to CWMI sources (FY 17-18)



Worryingly, these low performing states bear the largest burden of national population and economic production

The low performing states collectively account for 48% of population, 40% of agricultural produce and 35% of economic output for India. 4 large non-Himalayan states in this category alone – Uttar Pradesh, Rajasthan, Odisha and Bihar – make up to 35% of India's populations, and produce 35% of agricultural output. Further, Uttar Pradesh, Rajasthan, Kerala and Delhi, 4 of the top 10 contributors of India's economic output, have scores ranging from 20 points to 47 points on the index, except Gujarat and Madhya Pradesh score more than 60 points on the CWMI. This is concerning given that assessment of almost half of the index scores is directly linked to water management in agriculture. Lack of improvement in water management in all these states can have a national level impact, given their substantial contribution towards India's food production and economic output, apart from being home to substantial proportion of the country's production. This could also result in significant risks for India's social stability, economic growth, and food security if the situation remains unchanged. Severe water shortages in these states can even destabilize society and politics at the national and regional level.

Figure 2. The State notified any law/Legal framework to facilitate participatory irrigation management (PIM) through Water user association (WUA)



Participatory irrigation practices overall performance declined marginally in the last three years, despite most states having legal frameworks to promote Water User Association (WUA) involvement, actual implementation of WUA responsibilities remains low.

(Source- NITI Aayog Composite Water Management Index - 2019 in Association With Ministry of Jal Shakti And Ministry of Rural Development)

Case Studies : Developmental Efforts

Statistical Method – Double Sampling Method

Sr.no.	Programmes	Location	Impact and Effectiveness
01	Sujal- 3	Karnataka (Bidar, Chamarajnar, Chikmanglur, Davnagar, Gadag, Kalburgi, Koppal, Raichur, Tumkur, Vijayapura and Yadogi)	Project has encouraged small and marginal farmers to adopt new technologies and conserve natural resources in more efficient manner. Programme has created – - Large number of soil and water conservations - Livestock to enhance livelihood - Forestry plantation - Income generation activities - Developing digital platform to easily find information about soil and crop etc.
02	Participative watershed management	Maharashtra (Ralegansiddhi, Ahamadnagar).	- Complete self-sufficiency in food grains. - Holistic and sustained development include community work to prevent soil erosion and widespread afforestation. - Moral cleansing. - Social reform with discipline.

			<ul style="list-style-type: none"> - Cooperative management system. - Need based planned socio-economic development. - Moral upliftment of village has improved status of women - Reduced drudgery of women.
03	WahUmroi (ICAR Model watershed)	North eastern region Barapani, Meghalaya. Peren- Jalunkie WS Sajungws- Sikkim	<ul style="list-style-type: none"> - Number of enterprises are coming up in short period for physical infrastructure, Fish culture, vermi composting, mushroom cultivation and small processing unit. - Social capital formation in terms of SHG and WDC.
04	IWMP Project	Rajasthan(Village – morda Dist. Bharatpur)	<ul style="list-style-type: none"> - Created an impact through self-help groups for empowerment of rural women in area. - Increased income generating activities.

CONCLUSION :

United Nations Environment Programme (UNEP) report predict that about 2000 million people would suffer due to water crisis by 2020. Effective use of water resources leads to development of country where in 21st century water resource management is the foundation for socio economic development of region through employment and income generation wealth by eradicating the poverty and leading the entire nation towards sustainable development with holistic approach of integrated watershed management.

Peoples participation is the key to managing and sustaining the assets created under watershed development project for rural development. Participatory planning followed by bottom up approach for plan execution, empowerment and strengthening local institutions, conservation of natural resources, community development with an ethical cleaning collectively pave the path of rural development in the 21st century of India.

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18. TERI (2019) – Karnataka adopts new approach to enhance impact of watershed management.

“TO DEVELOP ECONOMY AND STABILITY OF COUNTRY AGRICULTURAL MARKETING IS IMPORTANT.”

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ABSTRACT:

Agriculture is a based of Indian Economy. Agriculture Product Is Mainstay of our Industry. Agricultural Marketing continues to be the mainstay of life for majority of the Indian population. It contributes around 25% of the GDP and employs 65% of the workforce in the country. The Government of India under the ministry of agriculture has also set up specific commodity Boards and export promotion council for monitoring and boosting the production, consumption, marketing and export of various agricultural commodities. Some of these organisations /boards are Cotton Corporation of India (CCI), Jute Corporation of India (JCI), Tea Board, Coffee Board, Spice Board, National Horticulture Board (NHB), National Agricultural Marketing Federation (NAFED), Agricultural Products Export Development Authority (APEDA), etc.

KEYWORDS: Agricultural Marketing

INTRODUCTION:

The study of agricultural marketing comprises all the operations, and the agencies conducting them, involved in the movement of farm-produced foods, raw materials and their derivatives, such as textiles, from the farms to the final consumers, and the effects of such operations on farmers, middlemen and consumers. Agricultural marketing is the study of all the activities, agencies and policies involved in the procurement of farm inputs by the farmers and the movement of agricultural products from the farms to the consumers. The agricultural marketing system is a link between the farm and the non-farm sectors. It involves all the aspects of market structure or system, both functional and institutional, based on technical and economic considerations, and includes pre and post-harvest operations, assembling, grading, storage, transportation and distribution. A dynamic and growing, agricultural sector requires fertilisers, pesticides, farm equipments, machinery, diesel, electricity and repair services which are produced and supplied by the industry and non-farm enterprises. The expansion in the size of farm output stimulates forward linkages by providing surpluses or food and natural fibres which require transportation, storage, milling or processing, packaging and retailing to the consumers.

OBJECTIVES:

- 1) To study of Agriculture Marketing in India.
- 2) To study of Government role in Agriculture Marketing.

RESEARCH METHODOLOGY:

The entire research work is purely based on secondary data collected from government reports, various magazines, journals, e-journals, books, e-books, etc.

AGRICULTURAL MARKETING

The farmer has realized the importance of adopting new techniques of production and is making efforts towards enhancing his income and standards of living. As a consequence, the cropping pattern is no longer dictated by what he needs for his own personal consumption but what is responsive to the market in terms of prices received by him. Agricultural marketing plays an

important role not only in stimulating production and consumption but also in accelerating the pace of economic development. The agriculture marketing system plays a dual role in economic development in countries whose resources are primarily agricultural. Increasing demands for money with which to purchase other goods leads to increasing sensitivity to relative prices on the part of the producers, and specialization in the cultivation of those crops on which the returns are the greatest, subject to socio-cultural, ecological and economic constraints. It is the marketing system that transmits the crucial price signals. The Government of India has been playing an important role in developing agriculture marketing system in the country. The marketing division of the Department of Agriculture, Cooperation & Farmers' Welfare is entrusted with the implementation of policy and programme related to agricultural marketing. The agriculture sector needs competitive and well-functioning market for farmers to sell their produce. In order to remove respective and monopolistic practices of present marketing system, to reduce the intermediaries in supply chain, to reduce wastage by way of promoting integrated supply and value chain and to benefit farmers through access to global markets, reforms in agricultural markets have to be an ongoing process. The advent of regulated markets Regulated markets have helped in mitigating the market handicaps of producers/sellers at the wholesale assembling level. But, the rural periodic markets in general, and the tribal markets in particular, remained out of its developmental ambit. It was envisaged that physical markets with facilities and services would attract the farmers and the buyers creating competitive trade environment thereby offering best of the prices to the producers/sellers.

For facilitating better value of the produce by the farmers, accessible, competitive, efficient and barrier free markets with adequate marketing infrastructure and real time market information is being considered instrumental to supplement the Government's effort towards doubling farmers' income in a time bound manner. As a part of the reform agenda, with the objectives to create barrier free market, enhance competition & transparency in transactions and widen choice to farmers for sale of their produce. Initially 21 mandis in 8 states had been linked to the National Agriculture Market. Presently, 585 mandis are linked with the e-NAM platform. For this purpose, each mandi will be provided assistance upto Rs 75 lakhs for their basic infrastructures (sanity grading and packaging). In addition to this, it has also been suggested to identify from APMC Act (Mandi Act) those commodities which are quickly perishable. Keeping in view the need of making marketing of commodities easier for farmers, the Government of India has launched six new user friendly features of National Agriculture Market (e-NAM) platform. i.e. (i) e-NAM Mobile App; (ii) BHIM payment facility; (iii) New and improved Website with eLearning Module; (iv) MIS Dashboard; (v) Grievance Redressal Management System for Mandi Secretaries; and (vi) Integration with Farmer Database.

In the National Agriculture Market scheme, only those States / UTs are eligible to link their markets to e-NAM portal, which have undertaken reforms in their APMC Acts in respect of (i) e-trading; (ii) single point levy market fee across the state; (iii) single unified trading licence valid across the state. Government has taken several steps to provide remunerative prices to farmers for their produce which include procurement through designated procurement agencies including price support scheme (PSS) for pulses, oilseeds and cotton, implementing e-National Agriculture Market (e-NAM) and enacting a model Agricultural Produce and Livestock Marketing (Promotion & Facilitation) Act, 2017. A Committee under the Chairmanship of Additional Secretary (Marketing) was constituted to draft it, which submitted the draft of new Model Act in December, 2016. Model Act submitted by the Committee was sent to the States and Union Territories for comments. Besides,

it was also uploaded on the Agriculture Department's official website for comments of general public.

IMPORTANCE:

Agricultural marketing plays an important role not only in stimulating production and consumption, but in accelerating the pace of economic development. The agriculture marketing system plays a dual role in economic development in countries whose resources are primarily agricultural. Increasing demands for money with which to purchase other goods leads to increasing sensitivity to relative prices on the part of the producers, and specialization in the cultivation of those crops on which the returns are the greatest, subject to socio-cultural, ecological and economic constraints. It is the marketing system that transmits the crucial price signals.

- Agricultural Marketing is one of the manifold problems, which have direct bearing upon the prosperity of the cultivators, as India is an agricultural country and about 70% of its population depends on agriculture
- Most of the total cultivated area (about 76%) is to under food grains and pulses. Approximately 33% of the output of food grains, pulses and nearly all of the productions of cash crops like cotton, sugarcane, oilseeds etc. are marketed as they remain surplus after meeting the consumption needs of the farmers. Development of technology, quick means of communication and transportation has introduced specialization in agriculture.
- Agriculture supplies raw materials to various industries and therefore, marketing of such commercial crops like cotton, sugarcane, oilseeds etc. assumes greater importance.
- With the introduction of green revolution agricultural production in general and food grains in particular has substantially increased. Agriculture once looked as a subsistence sector is slowly changing to a surplus and business proposition.
- The interaction among producers, market functionaries, consumers and government that determine the cost of marketing and sharing of this cost among the various participants.
- The producer, middleman and consumer look upon the marketing process from their own individual point of view. The producer is primarily concerned with selling his products.
- Any increase in the efficiency of the marketing process, which results in lower costs of distribution at lower prices to consumers, really brings about an increase in the national income.
- A reduction in the cost of marketing is a direct benefit to the society.
- Marketing process brings a new varieties, qualities and beneficial goods to consumers and therefore, marketing acts as a line between production and consumption.
- Scientific, systematic marketing stabilizes the price level.
- An improved marketing system will stimulate the growth of number of agrobased industries mainly in the field of processing.
- A marketing system can become a direct source of new technical knowledge and induce farmers to adopt up-to-date scientific methods of cultivation.
- Therefore, to Develop Economy and Stability of Country Agricultural Marketing is Important.

CONCLUSION:

The important component of infrastructure necessary for growth of agricultural marketing is communication/ transport and storage facilities are utterly deficient. Almost 58% of the villages in the region do not have proper link roads. Most agricultural commodity markets generally operate

under the normal forces of demand and supply. However, with a view to protect farmer's interest and to encourage increased production, the government also fixes minimum support price (MSP) for some crops like Paddy, Wheat, Jute etc. as public policy instruments. The government also promotes organised marketing of agricultural commodities in the country through a network of regulated markets

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“A STUDY OF MARKETING FUNCTIONS AND MARKETING METHODS OF AGRICULTURAL PRODUCE IN MAHARASHTRA”

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INTRODUCTION:

Maharashtra is one of the developed state in India and third largest state in terms of area of about 3.08 lakh square kilometer and second rank by population with 11.24 crore, as per census 2011. The state has been divided into 36 districts and 6 revenue division for the administrative convenience. Despite the shift in the composition of state income from the primary sector to secondary and tertiary sectors, Maharashtra continues to depend mainly on agriculture. Over the decades, more than 50% of the state population is depend on primary sector for livelihood. As per the 10th agriculture census (2015-16) the numbers of total operational holdings are 1.37 crore and area of operational holdings is 2.05 crore hectare. The average size of holding in the state is 1.08 hectare¹. Agriculture sector contributes 25percent of state's GDP². Maharashtra has total 305 APMCs³. Seventy percent of the agricultural produce selling and buying through APMCs.

The present paper seeks to analyze the following objectives.

1. To understand the term Agriculture marketing.
2. To understand the agricultural marketing functions in Maharashtra state.
3. To acquainted with the methods of agricultural produce selling.

What is Agriculture Marketing?:

Agricultural marketing is an important phenomenon in the whole agricultural activities. It covers the services like planning of production, growing and harvesting, grading, packaging, transport, storage, organizing, selling of products to the final consumer etc. Agricultural marketing is linking to the farmers and consumers.

The National Commission on Agricultural, defined agricultural marketing as a process which starts with a decision to produce a saleable farm commodity and it involves all aspects of market structure of system, both functional and institutional, based on technical and economic considerations and includes pre and post-harvest operations, assembling, grading, storage, transportation and distribution⁴

Agricultural Marketing in its widest sense of comprises of all the operations involved in the movement of goods and raw materials from the farm to the final consumer⁵.

MARKETING FUNCTIONS:

Marketing of any product is as important as production. Marketing functions and services are important in agriculture sector too. A marketing function is a service by which the farmers and the consumer are linked together. Several marketing functions of agricultural produce are beings used in Maharashtra. According to the Pyle's the agricultural marketing functions classify into two major categories i.e. Concentrating and Dispersing⁶.

The Marketing Process

↓-----↓	↓-----↓
<p>A) Concentrating Functions</p> <ol style="list-style-type: none"> 1. Buying or Assembling 2. Transporting 3. Storing 4. Grading 5. Financing 6. Risk bearing 	<p>B) Dispersing Functions</p> <ol style="list-style-type: none"> 1. Selling 2. Transporting 3. Storing 4. Grading 5. Financing 6. Risk bearing 7. Dividing

A) Concentrating Functions: From the produce is produced at farm; several marketing functions must be carried out till it reaches to the final consumer. Following concentrating functions can be illustrated as below.

1) Assembling: Agricultural commodities are produced by thousands of cultivators in their small farm in a small quantity. The commodities scattered all over the villages in the country. That's why it must be assembled. Village merchants collect the commodities & take it to arhtia. Sometimes cultivators themselves collect the produce one place, hire a vehicle like tractor or truck and take it to arhtia.

2) Transportation: Village merchants or cultivators have to hire a vehicle to carry their produce to Arhtia.

3) Buying: Buying and selling, these are the two important activities in marketing. Village merchants buy the agricultural produce and sell them to the arhtia. Various merchants buy at regulated market and sell at various places.

4. Processing: Processing is one of the important marketing functions. Most of the agricultural produce needs to process before its final consumption. For example paddy, sugarcane, Cotton, jute, requires processing before its final consumption. Arhtia manages to process.

5. Storing: Agricultural produce is seasonal. It is produced at a particular season. The demand like food grain is constant throughout the years, e.g. food grains are needed throughout the year, that's why it must be needs to store. Village merchant or producer or government stores the food grain and supply it whenever needed.

6. Grading: Agricultural produce differ in the size, colour, quality and nutritive value. That's why it should be standardized and graded. Grading is the process of sorting individual specimens of a given product to the standard grades to which they belong.. Before taking to market, cultivator himself grades his produce so that he gets fair price.

7. Financing: Credit is important means to carry out various marketing functions. Transportation, storage like activities needed money. Banks provided finance to the farmers and village merchants.

8. Risk Bearing: While carrying out different marketing functions. Cultivator worried about losses from fire, flood, storm, famine.

B) Dispersing Functions: Some of the concentrating and dispersing functions are same but are carried out by different marketing agencies.

AGRICULTURAL PRODUCE SELLING METHODS:

Selling is one of the dispersing functions. Selling occurs at various stages; initially farmer sells to village merchant. Wholesale merchant sells produce to retailer and retailer sells to final consumer. Following methods are being used for selling agriculture produce in Maharashtra.

1) Sale to Money Lenders and Traders: A considerable part of the total agriculture produce is sold by the farmer to the moneylenders & village traders. According to an estimate of 85% of wheat, 75% of oil seeds in U.P., 90% of jute in West Bengal sold by the farmers in the villages themselves⁷.

2) Hats and Shanties: Hats are village markets often held once a week. The agents of the wholesale merchants, operating in different mandies also visit these markets. It is observe that only small and marginal farmers sell their produce in such markets.

3) Mandies or Wholesale Markets: Mandies are generally located in a city and number of villages attached to it. In these mandies, trading of agriculture produce is carried out by arhatiyas. The farmers sell their produce to the arhatiyas with the help of brokers. Brokers are generally the agents of arhatiyas. In mandies there are many middlemen, those doing malpractices. Due to such malpractices farmers are cheated. They have paid many types of charges in mandies, So that the small and marginal farmers are hesitant of coming to these mandies. The arhatiyas sell off the produce to the retail merchants. However, paddy, cotton and oilseeds are sold off to mills for processing.

4) Hatta System: Under this system, the sale is affected by twisting or clasping the fingers of the seller's agent under cover of a cloth. The cultivator is not taken into confidence until the final bid is cleared. Therefore the farmers are cheated in such system.

5) Moghum Sale: Under this system, sale is based on the verbal understanding between traders and farmers without mentioning the rate as it is understood that the traders will pay the prevailing rate.

6) Open Auction System: In this system the agent invites bids for the agriculture produce and at the highest bidder the produce is sold. It is generally carried out in mandies.

7) Co-operative Marketing: Co-operative marketing is one of the good method of marketing of agriculture produce. Such societies formed by the farmers to take advantages of collective bargaining. Such method of marketing improves the efficiency of the agricultural marketing and to save farmers from the exploitation and malpractices of middlemen. A co-operative marketing society collects surplus from it members and sell it in the mandi collectively. This improves the bargaining power of the members and they are able to obtain a good price for the produce. In addition to the sale of produce, these societies also serve the members in a number of other ways.

8) Government Purchase: The government agencies lay down fixed prices for different fetch because of qualities of agriculture commodities.

SUMMARY AND CONCLUSIONS:

Maharashtra economy is an agrarian economy. More than 50% of the state population is depend on primary sector for livelihood. Agriculture sector contributes 25percent of state's GDP. As per the 10th agriculture census (2015-16) the numbers of total operational holdings are 1.37 crore and area of operational holdings is 2.05 crore hectare. The average size of holding in the state is 1.08 hectare. Despite the shift in the composition of state income from the primary sector to secondary and tertiary sectors, Maharashtra continues to depend mainly on agriculture. Maharashtra has total 305 APMCs. 70% of agriculture produce sells through Agricultural Primary Market Committee. A considerable part of the total produce is sold to the small and marginal farmers to the village traders and moneylenders. Big farmers generally sales their produce in mandies and in regulated markets. Farmers are cheated in mandies. Number of malpractices happened in mandies. There are number of defects in agricultural marketing in Maharashtra. Therefore it is need to improve the agricultural marketing system.

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AN OVERVIEW ON ONLINE TEACHING LEARNING V/S OFFLINE TEACHING LEARNING

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ABSTRACT:

The pandemic has altered the entire global landscape, not only in terms of trading, but also in quality of learning. The classes have been moved online from their previous location, making it easier for students to learn. Teachers and students can access online classes and courses at their leisure. The interaction between students and teachers is evolving, whether digital or in the schoolroom. As a result of the epidemic, the old chalk-and-board teaching model has given way to one focused on digital technologies. The number of people taking online courses has exploded, and this trend is only expected to grow. Online learning is referred to as network based training and learning, e-learning, web-based instruction. Online learning has been increasingly developing from the last few years. Because of it, demand of online courses has been demanding now a day. While the two teaching/learning settings have certain variations, they have several parallels. On every stage of knowledge production, word counts and identifying numbers of interactions do not properly represent the learner engagement that has occurred. Secondary college and Uni. students benefit from online education more than younger pupils since they are less likely to acquire health problems. Offline education will help younger children to develop the habit of working and exploring in a different setting.

KEY WORDS: Online Learning, Offline Learning, Pandemic, Teaching and learning, advantage, disadvantage.

INTRODUCTION:

The interaction between students and teachers is evolving, whether digital or in the schoolroom. The pandemic has altered the entire global landscape, not only in terms of trading, but also in quality of learning. The classes have been moved online from their previous location, making it easier for students to learn. Teachers and students can access online classes and courses at their leisure. Currently, the majority of countries have declared extended school closures, preventing nearly 1.6 billion children and teens from attending classes. Several European Union and international organizations, on the other hand, have long campaigned for the use of digital technologies in education. The COVID-19-influenced closure has an impact on education, learning, and instructional approaches. Nonetheless, as schools, universities, and academic institutions switched their learning and teaching to the internet, e-learning swiftly filled the hole. E - Learning has become a crucial educational resource as people spend more time at home than ever before.

As a result of the epidemic, the old chalk-and-board teaching model has given way to one focused on digital technologies. The number of people taking online courses has exploded, and this trend is only expected to grow. Regulators are presently working to expand participation on a large scale while ensuring that digital Learning solutions are available to everyone. It would be foolish to imagine, however, that digital learning is proceeding smoothly. There is plenty that can be done to improve virtual coaching platforms and online education, just as there is in real classrooms, to strengthen the relationship between students and teachers. So far, digital learning has generated several questions and offered some suggestions for future online learning approaches. As one of the

most important components of quality education, digital education has special features that assist education's long-term development, such as flexibility, cheap cost, repetition, convenience, low threshold, high efficiency, broadly available users, and rich training. These benefits put digital learning ahead of traditional classroom learning (Isaac et al., 2019; Khalil et al., 2021).

Furthermore, digital learning has the potential to open up different teaching opportunities for new students while also modifying instructional provision and the competitive climate. By providing educational opportunities to distant learners and allowing flexible learning modes, digital learning overcomes time and location constraints, letting students to freely select and pace their instructional methods based on their current conditions, and thus a benefit from contingent teaching (Moore et al., 2011). The concept and structure of digital education have changed dramatically, from the distance education model at the turn of the century to the current popular online education model. It has also progressed beyond the dissemination of static content to include the use of live, public classrooms and digital training (deSouzaRodrigues et al., 2021). Digital learning has some technological uses. Learning with educational technology has several advantages, including the capacity to accommodate slow learners in more personalized ways and the potential to enhance students' learning passion by having them complete exercises or projects offered by teachers. Based on the benefits obtained, it is believed that the employment of digital technology in education will improve performance and inspire individuals individually. Increasing virtual learning consequences is a clear sign of how effective and efficient instruction is carried out. As a result, the use of technical advances in the growth of learning is vital, and the teacher or educator should employ them as much as possible. It is critical to avoid making this psychological growth a bad experience that reflects adversely on instructors and students. The method of human development used will influence whether the outcome is favorable or bad (Kirkwood and Price, 2006). If the display of the learning content is not well-designed or resembles a textbook, students will quickly become bored.

ONLINE LEARNING V/S CLASSROOM LEARNING:

Online learning is referred to as network based training and learning, e-learning, web-based instruction. Online learning has been increasingly developing from the last few years. Because of it, demand of online courses has been demanding now a day. (Keengwe and Kidd, 2010). From online learning students can learn from any computer in the world. It is available 24/7. Students can access more discussion and study of course material. Students are interested to spend more time on critical thinking and reflecting their experiences on the online learning. It enhances interaction and discussion of teacher and students. The online learning is more focused and improved environment on the students. Online learning is affordable and easily reaches out to students. By the online learning, students expand their learning. Digital learning enhances students' discipline, time management and academic performances. Students get benefited from it students become knowledgeable that makes learning coherent.

Most human learning, according to Bandura (1977), is done by seeing and mimicking the behavior of others, assuming that the potential learner is present, can retain, reproduce, and wants to do these things. Bandura and Zimmerman, for example, proposed in theory what most teachers already know in practice that their behavior in front of a group, or virtually within a group, has a significant impact on learner response. Bandura claims that modelling "coping methods" can improve learners' self-efficacy, even if that self-efficacy is low due to prior experience (Bandura 1986 p 400). A teacher who is prepared to act as a role model for dealing effectively with technology in the classroom will serve as an intermediate in the development of student self-efficacy, which will likely

boost learning. When a teacher faces problems that are similar to those faced by students, such as searching for appropriate literature through databases, finding relevant information from a complex website, or analyzing the authority or credentials of information on the web from various sources, doing so in front of the students in class is likely to encourage their own learning and understanding. What lecturers state and do in front of their students has always had a significant impact on not just what is learnt, but also how it is learned. It has long been standard practice in medical education to engage consultants to serve as role models for junior doctors. Such learners prefer openness, enthusiasm, and honesty in their role models, according to a recent study (Paice et al. 2002).

Students learning online have a number of challenges, one of which is managing time on screen. Online learning necessitates remaining signed in on the screen for an extended amount of time on a daily basis. Long periods of screen usage pose a significant challenge for students and are damaging to their health, particularly their eyes. Another downside is that there are technical issues. During online sessions, poor Internet connectivity issues occur frequently. The most difficult part of keeping a good Internet connection is in small towns/cities and urban areas. It obliterates the students' ability to learn. Individuals feel alone, there is little peer support, and teamwork is not as efficient as it would be if done offline.

Teachers who do not understand the application of technology are still unable to generate learning via this technology due to a lack of technical skills. The teacher's function is reduced to that of a facilitator, while students must increase their ability to understand the material or topic presented by the teacher. Students should be able to learn with joy and zeal. Educational technology can help with collaboration (Sarfraz et al., 2018; Shehzad et al., 2020). Throughout the lesson, teachers can communicate with students, but students can also speak with one another. Through online classes and learning activities, students work together to solve problems. In collaborative tasks, students can share their thoughts and ideas and encourage one another. At the very same time, technology allows students to interact directly with teachers.

Pupils can get extra help with things they don't understand and ask any questions about what they're studying in classroom. Students can upload their homework from anywhere, and teachers can browse and view completed assignments using their laptops. Learners' enthusiasm for using technologies in the classroom is fading, despite the rapid development of Digital technology in teaching. Flexible learning that allows students to ascertain how and when they will obtain by customizing their course to their specific needs. They also benefit from the ability to learn at their own pace, which can help to alleviate a lot of stress. Teachers typically hurry through subjects before assigning homework to students. This may put pressure on employees to complete activities quickly, but it also eliminates opportunities for learners to ask questions. Assume a student does not comprehend a concept or notion conveyed by the teacher. They will not complete the assignment to their full capacity in this instance, hindering their learning. Anyone can learn at their own pace, understanding things and establishing thorough knowledge before moving on, thanks to the flexibility of online learning. Students are involved in reviewing their assessment results, working with their teachers to set fair but ambitious growth objectives, and seeking to drive their education by referring to those goals on a frequent basis, which is just one example of pupil knowledge use.

Learners in the face-to-face class meet with the teacher once a week for a three-hour class. It is expected that they will arrive at class having completed the classwork. The professor would give mini-lectures with PowerPoint slides at regular intervals during class, followed by opportunities for

discussion. Students are expected to communicate with one another and with the professor, bringing their readings and experiences to bear on developing a profound understanding of how the topics under consideration applied to their practical situations. Learners in the on-line class had the identical readings, and the lecturer began the weekly conversations with questions and comments rather than any didactic content. Students communicated using asynchronous online discussion boards. They are encouraged to interact positively and professors, based on the reading material, in order to gain a deeper knowledge of the information and how it is applied. Attendance in the course earns you a grade.

While the two teaching/learning settings have certain variations, they have several parallels. On every stage of knowledge production, word counts and identifying numbers of interactions do not properly represent the learner engagement that has occurred. They do, however, give a framework for comparing interactions that occur in what may appear to be very diverse conversation environments (face-to face vs. computer conferencing, synchronous vs. asynchronous). During classroom activities, some pupils from both groups displayed better levels of construction of knowledge. Students were able to achieve higher levels in both settings. On-line students, despite lacking the spontaneous exchanges of a face-to-face situation and the professor's fast identification of student problems in understanding the content, can be said to be unaffected. These students demonstrated that online conversation, as well as face-to-face engagement, might help them better understand difficult ideas. Some students never progressed to higher levels of conversation in both environment, and interaction patterns differed greatly. Data that would have been beneficial in determining the impact of student behavior in class on their ability to exhibit the course's expected objectives would have been useful the scores that students obtained for their class assignments.

Students are completely focused on the class; there are fewer distractions. Students in online classes are more likely to be distracted by other online platforms or pay less attention in class. Teachers may pay close attention to each student, address their concerns, and resolve them quickly. It's possible that children won't have the opportunity to learn about latest tech. For students who live far from university, time management becomes a problem. For students who missed class or subsequent reference, no record or other kind of data is always available.

CONCLUSION:

The widespread application of the internet, as well as the development of various technology products and pandemics, has altered the global domain of learning and education. Students are also more open to online learning, with strong intents to engage in instructional technology. Furthermore, this has emancipated students from the constraints of academic schedules by making lecture recordings accessible online at any time. Relation to the benefits obtained, it is believed that the employment of digital technology in education will improve performance and inspire individuals individually. Improving digital learning outcomes is a clear sign of how effective and efficient learning is carried out. As a result, the use of technological breakthroughs in the growth of learning is vital, and the teacher or educator should employ them as much as possible.

Working with an online environment in the classroom (for reference, actual inquiry, demonstrations, record of interaction, as well as more common uses such as showing clips, presentations, and podcasts) becomes a teaching approach well suited for several of Bourner's aspirations for Higher Learning. These include disseminating current knowledge through in-class information searching and discussion, as well as demonstrating how to use ideas and information, role modelling critical analysis of resources found or prepared, stimulating student creativity by

combining their time and effort in class to guide searches and discuss outcomes, and role modelling learning approach that is based on a "learning" rather than just a "content" orientation.

The benefits and drawbacks can vary from individual to individual. The ones listed above are just a few of the most frequent ones. Secondary college and Uni. students benefit from online education more than younger pupils since they are less likely to acquire health problems. Offline education will help younger children to develop the habit of working and exploring in a different setting. Most young children do not like to study with their families or older siblings, thus they benefit from going to school.

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PROBLEMS AND PROSPECTS OF BAMBOO PRODUCT MANUFACTURERS DURING COVID-19: A CASE STUDY OF THIRUVANANTHAPURAM DISTRICT IN KERALA

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ABSTRACT

Traditional bamboo-based industry is located in certain pockets of the State where the socially and economically weaker sections of the society are involved in production. Bamboo mats and baskets are the two major products. The manufacturing of handicraft items is a recent addition in the industry and is still in its infancy. Not much attempt has been made to introduce modernization of tools or product diversification or popularization of new products like bamboo shoot. In other words, the industry continues to retain its traditional nature. Further, there are several constraints relating to production, marketing and utilization of bamboos/products in Kerala that hinder the growth of bamboo sector in the State. The development of this sector calls for formulation and implementation of a well-knit development plan, based on reliable data and information.

INTRODUCTION

Bamboo, the fastest growing plant on earth is called the tree of the present century. It belongs to the botanical tribe Bambuseae. There are 1250 types of bamboo in the world, 137 types grow in India and 28 types grown in Kerala. About 250 crores of people directly or indirectly use bamboo. Over 4000 different types of products are made from it. More than 37000 crores of rupees worth of bamboo trade takes place every year. Out of the total bamboo supply, 5% come from land and 35% is derived from forests. It looks like tall tree, though it is regarded as the tallest of all grasses. Bamboo grows primarily in the warm parts of Asia, Africa and South America.

Bamboo is considered as Nature Steel. It is believed to have made its appearance about 200 million years ago and is one of the most primitive plant species that survive today. It is an ecological wonder. The emerging (tender) shoots of bamboo are edible. Bamboo is a wonderful carbon dioxide sink with a carbon sequestration rate as high as 47%. Bamboo plants of 1 hectare area absorb 17 tons of carbon dioxide. It is a miraculous oxygen factory generates 35% more oxygen than other timber species.

In Kerala it is found its abundance in the forests of Malayattoor, Sholayar, Ranni, Nilambur, and in other forest ranges. The best bamboo growing area in Pooyarkutty. It is well-known fact that the tropical people of the world use bamboo in a great variety of ways. Bamboo based product are produced from thin strips of bamboo. There are wide variety of such products and they have been closely associated with the development of civilizations in bamboo growing regions of the world for many millennia. The products may be primarily intended for agricultural use, such as baskets or vegetables or animals and winnowing, trays for cereals, or they may be household products such as baskets, trays, jars, case, lampshade, tans and mats.

The techniques require considerable skill and experience on the part of the weavers and the designers. A bamboo-based product unit provides income generation and skills development to those that it employs weaving can be done onsite or at home in spare time or full time. Increasing the use of local bamboo resources also encourages their sustainable management and beneath the bamboo

cultivators the production of bamboo-based products is a traditional technology that has been practiced for more than a thousand years and is widely distributed. Manufacturing bamboo-based products combine traditional weaving skills with modern technology. The majority of the bamboo-based industries are grouped as cottage and small-scale enterprise.

SIGNIFICANCE OF THE STUDY

Bamboo is utilized for various purposes depending upon its properties. It plays an important role in the daily life of people, for house construction, agricultural tools and implements as food material and weaponry etc., besides being convenient source of cellulose for paper manufactures and rayon. It supports a number traditional cottage industries in India. The origin of the rural craft is traced from the beginning of cultivation when man started cultivation of food crops thousands of years back. People started making baskets, mat and many other products of household use with bamboo that was abundantly available in nearby forests. Later, tribal and rural people in the vicinity of bamboo forest use this as a means of livelihood. Now bamboo product manufactures spread in all rural areas of the country are still unorganized, uncohesive, and socio economically backwards and semi-skilled. They are not getting regular employment, meaningful wages and they still experience some notable social discrimination.

Kerala, at the ban of single use plastics in the state, has agreed to give to priority to bamboo stationery commissioned from artisans who are mostly from scheduled tribe. The corporation has a buy back pact with artisans who get subsidy on the bamboo. The plastic ban opens gate for states bamboo industry and manufactures, so this research studied about the work environment and the social and economic status of bamboo products manufactures in Thiruvananthapuram district.

OBJECTIVES OF THE STUDY

1. To understand socio economic status of bamboo product manufactures in Thiruvananthapuram district.
2. To understand the problems faced by the bamboo product manufactures in the study area.
3. To identify the future prospects of the bamboo product manufactures at Thiruvananthapuram.
4. To study the impact of Covid -19 in bamboo industry.

RESEARCH METHODOLOGY

The methodology for an empirical involves the use of extensive primary and secondary data. Primary data were collected by means of personal interview among the bamboo product manufactures in Thiruvananthapuram district. A well-structured questionnaire is used to collect data on a various aspects of the respondent. Secondary data were collected from books, articles, government sources etc.

BAMBOO INDUSTRY IN KERALA: AN OVERVIEW

Kerala is one of the major diversity centers of bamboo in the country and 22 species of bamboos under seven generation have been recorded from this area. This comes to about 20 per cent of the total bamboo distributed in India and 95 per cent of the total species reported from peninsular India (Kumar and Remesh, 1999). Bamboo (including reed bamboo) is used as a raw material both by the pulp and paper and the traditional industries in the State. In Kerala, while bamboo is available both from forests and homesteads, reed is available mostly from forests. Due to overexploitation and other biotic pressures, the area under bamboo in the forests has shrunk considerably and consequently, the raw material requirements of the industrial and the traditional sectors are not adequately met.

Bamboo was one of the important crops in the traditional agricultural setting of the home gardens probably due to its ability to meet the multifarious requirements of the farming community. During the past four or five decades, home gardens have undergone major changes, in terms of structure and species composition. Attracted by regular income, the farmers introduced plantation/cash crops in the home gardens. Later, species substitution / crop mix became more prevalent according to the changes in income from the products. For instance, changes in the land use pattern, particularly the conversion of mixed farming into systems dominated by crops such as coconut or rubber, have resulted in replacing bamboo in the homesteads. With the decline of bamboo resources in the forests, the industrial manufacturers turned their attention to home gardens for procuring raw materials, which deepened the raw material crisis of the traditional sector. Further, the growing biotic pressure is one of the major reasons for the large scale elimination of bamboos especially from the homesteads. In addition, planting activities have been low both in forest areas and home gardens and consequently, production of bamboo is not in tune with its demand. The supply of bamboo is estimated to be about 50 per cent of the total requirements.

DATA ANALYSIS:

Data analysis shows that majority of respondents are from the age group of 45-55 followed by 55-65(32.3%), 35-45(25%). 75% of the respondents are females, remaining are males. Majority of the respondents have only primary education (75%). Manufacturers work 5-8 hours a day. Majority have 1-5 years experience in this field. 58.33% of manufacturers are semiskilled, only 33.33% are skilled. Activities of the respondents include kitchenware, craft making and weapons. Average weekly income of majority is below 2000. Only 16.67% are getting an average weekly income of 3000 and above. Majority are working from their home. Respondents are also getting income from MGNREGS, agriculture, tapping etc.

Major sources of raw materials are collected from local farmers, open market, extraction from forests etc. Majority of respondents doing their works manually. Respondents save a part of their income in bank accounts. Bamboo products manufacturers faces several problems like personal problems, social problems, financial problems, work related problems in the procurement of raw materials, problem in selling, technological problem in getting government support. Lack of self-confidence is one of their personal problems. They also faced with health related issues, lack of initiatives etc. Special problems of manufacturers include high debt, non-availability of funds, insufficient income, lack of sales are the major financial problems. They have to face work-related issues, which include irregularity of work, non-cooperative attitude of co-workers. They cannot concentrate on work properly due to household works.

Covid-19 causes threat to their work. They were of the view that they face difficulties in selling their products due to lack of advertisements, lack of marketing finance, and change in consumer tastes. But at present, Covid-19 also create delay to selling products, it is a great threat of bamboo industry. High cost of technology and delay in getting adequate financial support from government adversely affected their manufacturing. Satisfaction level shows that manufacturers are almost satisfied with their income, financial position, overall performance and their ability to succeed.

Based on the findings of the study following constructive and practicable suggestions are provided to encourage and motivate the respondents to undertake bamboo based manufacturers in the study area:

- ❖ Skill up gradation training should be given to the medium and low level growth manufacturers with respect to capacity utilization, finance and marketing of the product. Discussions among different level growth manufacturers should be initiated to overcome internal difficulties in the study area.
- ❖ Better promotional suggestions should be given for the efficient use of factors. Association with growth levels such as own funds, working capital, raw material, product mix, land increase of sales turn over and net profit.
- ❖ The various producers to get loans should be minimized and simplified in such a way that even illiterate people can adopt. The government should initiate steps to provide the loans so that such village and cottage industries would get without any security and surety.
- ❖ In order to improve the rural manufacturers, the interest rate charged by the financial institutions should be minimized. Dual interest rate policy may be adopted i.e., subsidized rate for rural cottage and village industries and normal rate for others.
- ❖ To keep raw materials very long time without damages and wastages and in order to avoid scarcity and seasonal supplies of raw materials, the government should make arrangement for raw material stock yard in the study area.
- ❖ The government agency should take measures to assist the owners of bamboo based manufacturers to buy raw materials, directly from other states. The government agency should take measures to assist the owners of bamboo based industries to buy raw materials directly from other states.

CONCLUSION:

To conclude, the development of a country depend upon the proper utilization of the available resources, bamboo based manufacturers are very much helpful in poverty reduction through self-employment and income generation. There is a vast potential of demand for quality bamboo products in the internal and foreign markets. But the bamboo based manufacturers have faced problems like marketing, finance and raw materials and there problems could be overcome by proper strategy. Though there are possibilities for capturing the export markets which are successfully utilized. In order to execute this, external institutional support will be needed in the areas like adoption of modern technology, market channels, product design and in integrated product development. The government and non-governmental organizations should provide their continuous encouragement.

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BENEFICIARIES OF SAVING BANK ACCOUNT, CHEQUE-BOOK HOLDER & ATM CARD HOLDER IN AMBASAN VILLAGE IN SATANA DIST.NASIK

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ABSTRACT:

Saving account holder avail safe place of money, facilities of money payments & money received, earning interest, gets ATM debit card services & other banking services with the help of saving account. The researcher have taken research paper to with the objective such as beneficiaries of saving bank account, Cheque-book holder & ATM card holder & money deposit & money withdraw frequency in a month in of ambasan village. Primary data is collected from questionnaire of 906 respondents. In the ambasan village have 84.30 % Beneficiaries have saving bank account, 57.98 % Beneficiaries have Cheque-book & 45.48 % Beneficiaries have of ATM card.

KEYWORD: Saving account, Cheque-Book, & ATM card

INTRODUCTION:

Saving account is most famous & well known account used for investing saving. Saving account holder avail safe place of money, facilities of money payments & money received, earning interest, gets ATM debit card services & other banking services with the help of saving account. The government of India has been trying to open more and more basic savings & deposit accounts of the people in India, as its part of National Mission for Financial Inclusion. Saving account ensure access to financial services, such as remittance, credit, insurance, pension in an affordable manner. In this research paper, the researcher have tried to get information about beneficiaries of saving bank account, Cheque-book holder & ATM card holder & money deposit & money withdraw frequency in a month in of ambasan village.

OBJECTIVE:

- ❖ To find out beneficiaries of saving bank account, Cheque-book holder & ATM card holder in ambasan village.
- ❖ To see money deposit & money withdraw frequency in a month of the people in ambasan village.

METHOD:

The Ambasan village is in Satana taluka, district nashik, is selected for study purpose. Ambasan is adopted by NSS unit of MGVs SPH Arts, Science and Commerce College Nampur. It is descriptive type article. Primary data are used for analysis. Primary data is collected from questionnaire of 906 respondents. The questionnaires are collected from only ambasan. The 906 (20%) people are selected as sample size by non-probability sampling methods. The respondents of the study are included 56.60% male & 44.40% female respondent. The respondents are having various group of age between in 18-25 to 51-60. It is heterogeneous group of respondents in the case of education status & earning sources.

Table 1: Respondents holding of Saving Account, Cheque-Book & ATM

Parameters	Male	%	Female	%	Total	%
Saving Account Holder	451	89.50	313	77.86	764	84.3
Saving Account Non- Holder	53	10.50	89	22.13	142	15.7
Total	504	100	402	100	906	100
Cheque Book Holder	270	59.86	173	55.27	443	57.98
Cheque Book Non- Holder	181	41.14	140	44.72	321	42.02
Total	504	100	402	100	906	100
ATM Card Holder	230	51.00	116	37.00	346	45.28
ATM Card Non- Holder	221	49.00	197	63.00	418	54.72
Total	504	100	402	100	906	100
Deposit 1-3 Day in a Month	411	81.55	294	73.13	705	77.80
Deposit 4-5 Day in a Month	93	15.45	108	26.86	201	22.20
Total	504	100	402	100	906	100
Withdraw 1-3 Day in Month	417	92.46	301	96.16	718	93.97
Withdraw 4-5 Day in Month	34	7.54	12	3.84	46	6.03
Total	504	100	402	100	906	100

(Compile from questionnaires)

RESULTS:

The saving account is compulsory for banking activities, but in the case of study 84.30 % respondent having saving account and still 15.70 % respondent not having saving account. The cheque book is tools for money withdrawal, but the fact is that 58.98 % respondents hold cheque book & 42.02 respondents & not hold cheque book in the study. The ATM card is also options for money withdrawal, the study 45.48 % respondents hold ATM card & 54.72% respondents & not hold ATM card, hence the respondents depends bank branch itself for money deposits & withdrawal and went to bank branch 1 to 3 times in month.

DISCUSSION:

- Saving Account Holder & non holder:** The male respondents are opened more saving account than female respondents. The female respondents are more in non-saving account opener than male respondents.
- Cheque Book Holder & non holder:** The male respondents are having more Cheque book than female respondents & vice versa.
- ATM Card Holder non holder:** The male respondents are having more ATM Card Holder than female respondents & vice versa.
- Going to bank:** The percentage of male respondents for going to bank, for money deposits & withdrawal in 1 to 3 times in month is higher than female respondents.

CONCLUSION:

In the ambasan village have 84.30 % Beneficiaries of saving bank account, 57.98 % Beneficiaries of Cheque-book holder & 45.48 % Beneficiaries of ATM card holder. The saving account is necessity and known about using basic banking facilities such cheque book & ATM necessary. The respondents from study area are not most familiar in using cheque book & ATM so it is huge needs of banking financial literacy especially in the village.

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COVID 19 AND ITS IMPACTS – LESSONS LEARNED

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INTRODUCTION :

Social distancing, lockdown, quarantine, corona virus - perhaps the words nobody had ever thought would become a part of our daily lives before Dec 2019. Millions of jobs lost and people were stuck in their homes. COVID 19 is the biggest health crisis mankind has seen since the last century and the greatest economic setback of modern time. It has affected the lives of everyone globally changing many arenas of life forever. It has transformed the way we eat, travel, work, study and think. It has shown the mirror to the 21st century world that maybe we are not as advanced as we think. One health crisis and every thing came to a standstill in a week. It questions the ways we think about money, new global order, public policy and what would be at the forefront of human society for greater good. It has exposed the inequalities that existed by income, race, sex and geographical location. Across the world people continue to face complex, interconnected threats to their health and well being rooted in social, economic, political & environmental determinants of health. It made us learn that human health is the most important fabric of human society that binds everything together. This article tries to sum up the ways COVID-19 has impacted every walk of life and some lessons learnt along the way.

WORKPLACE:

COVID-19 has sparked new conversation about work, workplace environment and job satisfaction. People stayed at home, worked with women additionally juggling with the responsibilities of childcare. There was a lot of talk about mental health of employees and workplace environment. Millions of people quit their jobs, some were forced to quit and some did it voluntarily to pursue their own interests. It was a well documented phenomenon especially in the developed world that economists even gave it the name 'The Great Resignation.' Discussions of financial freedom and creative work were at the core of the pandemic. As a society too, we need to reevaluate why most of people hate going to work, work is not a choice for many. Unorganized work force was the most vulnerable with India's unemployment rate reaching at record 27.1% in April 2020. The pandemic posed the questions of health care benefits, child care support, medical insurance and other workplace perks that enhance the quality of life for workers. In recent decades, the work culture has shifted from permanent to contract basis, and COVID-19 is marking the shift to freelancing based jobs. Before COVID-19, the large disruption to work involved new technologies and other such factors. COVID-19 has for the first time elevated the importance of physical dimension of work. A lot of work has migrated to e-commerce and other digital transactions. The computer-based office work is most likely to shift to work from home model reducing carbon footprints of office and cutting the costs of businesses providing more flexibility to workers. Some companies are already planning to shift to flexible workplaces after positive experience with remote work. Remote work will also reduce business travel due to extensive use of video conferencing and let's not forget the greater role technology and internet has played. Perhaps it has been the biggest saviour in this difficult time. Things could have turned out much worse for businesses.

GLOBALISATION :

The pandemic came as a great reset at the time when Trump's 'America First' and Brexit were in full swing. The developed world was already questioning globalisation and migration as models for development after 2008 financial crisis, then came covid 19 as a great blow to the world economy putting forward more discussions about protectionism and localization. From 1991 the whole world, especially the developing economies were opening their borders for FDI and the developed world was welcoming the influx of immigration. COVID put the fragility of globalisation in the forefront how problems arising in one country can bring every country down in a week- the domino effect being superfast due to globalisation especially global travel merchandise trade contracted by 27% from Q1 to Q2 of FY 2020 for the global economy but economically the rate of decline was more pronounced in advanced economies. We need a balance of globalisation and protectionism- gated globalisation. Modern trade supply chains are needlessly complex creating way more environmental damage than is needed. For example, for the manufacturing of Iphone, 43 countries are involved in its supply chain from assembly in China to the packaging made in Czech Republic. Global supply chains today are just cost optimized and COVID-19 has shown that is not enough - resilience is the key. Making everything more risk proof and shifting the attitude of just in time to just in case. Businesses should be regulated for carbon emissions especially in the times when climate change is such an issue of concern. Putting all the eggs in one basket in terms of suppliers for global trade is not a good idea. Going local for essential commodities and self sufficiency are more important than ever. The disruption in global food supplies have shown, for instance, that going global for food is not a better alternative. Consuming local foods supports farmers, has better nutritional profile and a low carbon foot print. It reduces the need for fortification and gives better health – perhaps something we need more than ever. This pandemic forced us to take a step back and carefully pick and choose what needs to be manufactured globally and what can be and should be produced locally.

ENTREPRENEURSHIP:

There are four factors of production – land, labour, capital and entrepreneurship. The pandemic proved that entrepreneurship is most important and resilient of them all. It can be counted upon even in testing times and sputter positive growth even in economic slowdowns. Perhaps it could be the best tool for tackling recessions and pave ways for more sustainable ways of development. A report by researchers from the University of Strathclyde and King's College, London found out that despite nearly a third of SMEs were forced to lay off staff, more than half were able to capture new business opportunities. COVID-induced recession stands as a proof that's entrepreneurship is the most important factor of production. Compared to other Asian countries 49.50% of Indian entrepreneurs perceived a lower existential threat posed by the pandemic than those in China (95.3%), Bangladesh (91.6 %) and Pakistan (71.7%). Entrepreneurs navigated the crisis through various techniques of digitalization, multi-sector collaboration and localization. While the entire country was battling COVID-19, 2021 gave India a decade worth of unicorns. All this stands as a testimony that innovation led growth is the most sustainable form of growth. This is also in contrast to Chinese model of growth which focusses on manufacturing or finishing of semi-finished items. Also, the social commitment of Indian entrepreneurs was highest among 23 countries for volunteering their business services during the pandemic. All this proves that technology and entrepreneurship can turn great challenges into golden opportunities while being a force for societal good.

AGRICULTURE:

Agriculture sector survives on subsidies even in developed countries but agriculture sector in India during COVID times proved that it could be a savior in testing times and that too a stable one. The recent quarterly GDP estimates post-COVID showcase the robustness and resilience of Indian agriculture, the only sector to register a positive growth of 3.4% during the FY 2020-21 in Q1. It is time to realise that agriculture sector can keep the growth going despite farmers facing enormous risks. Although India has emerged as a self-sufficient in foodgrains, the pandemic seriously highlights the problems we need to address in our agricultural sector. A lot of food supply chains were interrupted globally due to pandemic putting millions of people at risk of hunger. Perhaps food is the last thing we should be globalising because it leads to over-commercialisation of agriculture and people eating less nutrient-dense foods. Indirectly it leads to creation of more preservative-laden and genetic modification of foods which leads to poor health indicators in populations. This makes people more susceptible to long-term illnesses and weak immune systems which we have now first-hand experienced is the worst thing we have in case of a pandemic. The theory of origins of COVID-19 from Wuhan wet market in China itself questions whether sourcing food in this way is worth the risks, economic costs and negative externalities it comes with. Localisation of food production can help address food security, provide financial security to farmers, boost local employment, create more reliable supply chains and reduce the carbon footprint related to transport. The most important of all it helps people eat more nutrient-rich diet addressing malnutrition and catering to better health which the pandemic has made us realise is most important than ever.

CONCLUSION :

COVID-9 came as the biggest blow to normalcy of life with lives lost and economic and social disruption but it did teach us a lot of valuable lessons. It exposed as well as widened the socio-economic inequalities and vulnerabilities of the society as a whole. The interrelatedness of everything from environment to economy, politics to health was at display. It changed the attitudes and decision-making processes of everyone. The world was a different place before it and is still changing as the pandemic is not over yet. We will experience its impact for generations to come. Perhaps the biggest lesson it taught us that how everything is so interlinked and interconnected to each other. The interdisciplinary approach to problems is the best way to move forward whether we are looking forward to building business or economy as a whole. Generalisation is as crucial as specialisation, may be it is even more important to keep the bigger picture in mind and not forget to plan accordingly. It also warns that we should not think of other potential risks like climate change as future threats. Holistic approach on every level is the need of the hour.

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CROPPING PATTERN IN ORGANIC FARMING OF MAHARASHTRA

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ABSTRACT:

Organic farming is one of the needs as far as today's traditional farming is concerned. The cropping pattern is being changed due to the change in demand and awareness about organic products not only in India but all over the world. In Maharashtra, the main cropping pattern in organic farming is divided into three seasons with particular crops: i) Kharif - cotton, soybean, arhar and paddy ii) Rabi - wheat, gram, vegetables and jowar. iii) Summer - onion and vegetables. It is observed that so far as the annual and multi-year cropping pattern is concerned, 43.60 per cent of organic land area is under the single sugarcane crop in Maharashtra.

KEYWORDS: *Organic, Crop, Land, Season, Maharashtra,*

INTRODUCTION:

Basically cropping pattern is depending on the geographical factor of the land. Also, it is depended on water sources that are available in the area. No doubt soil, water, sun and air are the major factors that affect the cropping pattern. In general, in particular land a particular type of crop can be sowed when the environment is suitable for on particular crop. In most area crop pattern has been defined ascending to the environment and other factors. But now farmers are trying to change their regular pattern of farming with adopting new technology. Dripping and sprinkler, change in sowing period, also demand of crops from regional market are the key factors in changing cropping pattern. But in non-irrigated farm such changes could not be seen. Few times it is difficult to change crop pattern due to some limitations. Without considering the facts, if we change crop pattern there may be decrease in production and productivity.

According to APEDA in 2005-06 total certified land area under organic farming in Maharashtra was 18,786.60 million ha., in that area 13 times growth has been seen till 2012 that is 2,45,339.30 million ha. Out of this area, 50,298.44 million ha, have been certified as an organic farming according to Maharashtra Government. Under certification and non-certified farming

OBJECTIVE

The main objective of the research paper is to study the season wise and annual cropping pattern in organic farming of Maharashtra.

RESEARCH METHODOLOGY

In the present research paper field work and desk work both are involved. The primary data is collected through questionnaire and interview schedule by the organic farmers. For this study researchers have cover five geographical regions of Maharashtra State. Were covered 192 farmers with 13 NGO's of 16 district of the state of Maharashtra. For the present study researcher used multi stage purposive sampling method.

CROPWISE AREA IN MAHARASHTRA

About 1,52,595.5 ha., land area is under organic crops in Maharashtra state. Cotton has been taken majorly in organic farming followed by wheat, cereals, pulses, oilseeds, fruit, vegetables; rice

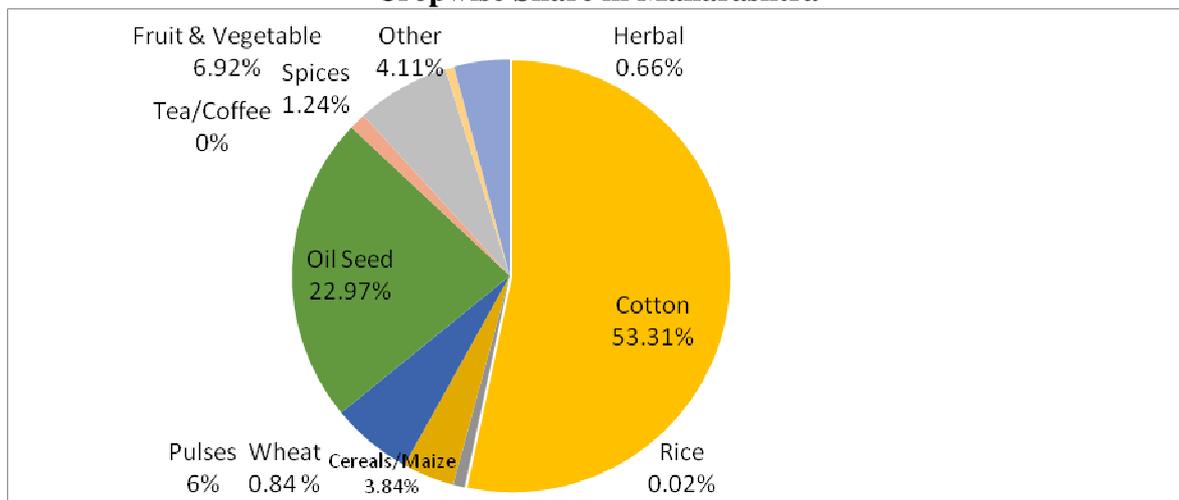
(paddy), tea and coffee also herbal crops are taken on organic land area. The details are explained in the table 1.

Table: 1.
Cropwise Area (% Share) In Maharashtra 2009-10

Sr.No.	Crops	Area(in ha)	Percentage
1	Cotton	81359.12	53.31
2	Rice	35.17	0.02
3	Wheat	1294.72	0.84
4	Cereals/Maize	5860.38	3.84
5	Pulses	9232.4	6.05
6	Oilseed	35057.76	22.97
7	Tea/Coffee	1.41	0.0009
8	Spices	1897	1.24
9	Fruit and Vegetable	10560.69	6.92
10	Herbal	1021.67	0.66
11	Other	6275.17	4.11
total		152595.5	100.00

Source:<http://www.apeda.com>

Diagram: 1.
Cropwise Share in Maharashtra



Source: Table: 1.

It is seen from the table 1 that major part of land area under the cotton crop (53.31 %). Followed by oilseeds (22.97 %), fruit and vegetable (6.92 %), pulses (6.5 %), wheat (0.84%) and other crops land area under 4.11 per cent. But rice has covered the smallest land area of total organicland of Maharashtra state.

Cropping Pattern in Organic Farming

There are five regions in Maharashtra viz. Marathwada, Vidarbha, Khandesh, West Maharashtra and Konkan. Each region taken some common and some different crops under organic farming. The table 2,3, and 4 shows the cropwiseand season wiseaverage land areaof Maharashtra state.

Table: 2.
Cropping Pattern in Organic Farming of Kharif Season

Sr.No.	Crops	Total Area(inha.)	Percentage
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1	Cotton	55.2	26.54
2	Soyabean	30.45	14.64
3	Arhar	26.8	12.88
4	Paddy	16.6	7.89
5	Jowar	16.00	7.69
6	Bajra	13.22	6.35
7	GreenGram	10.9	5.24
8	Vegetables	10.9	5.24
9	Maize	10.2	4.90
10	Groundnut	9.5	4.56
11	BlackGram	3.8	1.82
12	Onion	2.75	1.32
13	Whit Pea	1.6	0.76
Total		207.92	100.0

Source: Field Survey, 2014-2015

Table: 3.
Cropping Pattern in Organic Farming of Rabi Season

Sr . No	Crops	Total Area (in ha.)	Percentage
1	Wheat	44.9	37.58
2	Gram	32.5	27.20
3	Vegetables	21.15	17.70
4	Jowar	11.8	9.87
5	Onion	7.4	6.19
6	Sesame	0.9	0.75
7	Barely	0.8	0.66
Total		119.45	100.0

Source: Field Survey, 2014-2015

Table: 4.
Cropping Pattern in Organic farming of Summer Season

Sr. No	Crops	Total Area (in ha.)	Percentage
1	Onion	12.87	32.84
2	Vegetable	12.20	31.13
3	Groundnut	11.82	30.16
4	Bajra	2.60	6.63
5	Sunflower	0.40	1.02
Total		39.19	100.0

Source: Field Survey, 2014-2015

Statistical information shows in the table 2 speaks the fact that in Kharif season area under cotton crop is highest (26.54%) in organic farming of the research area. followed by soybean with (14.64 %), arhar (12.88 %), paddy (7.98 %), white pea has the lowest position at all with 0.71 per cent shares in organic farming under the study area. In Rabi season wheat has covered the largest area under it in Maharashtra state (37.58 %) followed by gram (27.20 %), vegetable (17.70 %) and jowar (9.87 %). Sesame (0.75 %) and barley (0.66 %) has the lowest land area under it. Averagely in

summer season 32.84 per cent land area is under onion crop after that vegetables (31.13 %), groundnut (30.16 %), bajra (6.63 %) and sunflower (1.12 %).

YEAR AND MULTIYEAR CROPPING PATTERN

Organic farming practiced in Maharashtra by taking annually crops like sugarcane, banana, papaya, turmeric and ginger. Whereas multiyear crop like mango, Pomegranate, sweetlime, orange, custard apple and chikoo. Details about annual and multiyear crops are given in the table 5.

Table: 5
Annual and Multiyear Organic Crops Pattern

Sr. No	Crops	Total Area (inha.)	Percentage
1	Sugarcane	57.45	43.60
2	Banana	14.80	11.23
3	Mango	11.50	8.72
4	Pomegranate	10.10	7.66
5	Papaya	6.60	5.0
6	Turmeric	6.20	4.70
7	Sweet lime	5.60	4.25
8	Orange	5.30	4.02
9	Ginger	5.10	3.87
10	CustardApple	3.80	2.88
11	Chickoo	3.30	2.50
12	Lemon	2.40	1.82
13	Grapes	1.80	1.36
14	Amla	1.20	0.91
Total		131.75	100.0

Source: Field Survey, 2014-2015

It is observed in the table 4.8 that in Maharashtra 43.60 per cent of land area is found under sugarcane. Followed by banana (11.25 %) and mango (8.72 %) and lowest crop area is found under amla (0.91 %), grapes (1.36 %) and lemon (1.82 %). It is seen that sugarcane, banana, mango, pomegranate, sweetlime and orange are main multiyearly crops.

CONCLUSION:

While considering cropping pattern in Maharashtra in Kharif season then it is found that highest land area is under cotton crop that is 26.54 per cent. After that soyabean (14.64 %) and arhar (12.88 %) are 2nd and 3rd position respectively. Lowest organic land area is under white pea crop (7.98 %). In Rabi season highest land area is under wheat crop in Maharashtra state, followed by gram (29.20 %), vegetables (17 %), jowar (9.8 %) and lowest land area is found under sesame crop (0.75 %). In summer season, 32.84 per cent land area is covered by onion crop followed by vegetable (31.13 %) and groundnut (30.10 %). Lowest land area is under organic sunflower (1.02 %). Considering the yearly and multiyearly cropping pattern in organic farming it is seen that 43.60 per cent of organic land area is under single crop and that is sugarcane. Followed by banana (11.23 %) and mango (7.66 %). On the contrary lowest of all land area is under amla crop considering regionwise organic land area under crops in organic farming of Maharashtra.

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DIGITALIZATION - A BOON TO INDIAN ECONOMY

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ABSTRACT :

India has emerged as the fastest-growing major economy in the world and is expected to be one of the top three economic powers in the world over the next 10-15 years, backed by its robust democracy and strong partnerships. India's nominal gross domestic product (GDP) at current prices is estimated to be at Rs. 232.15 trillion (US\$ 3.12 trillion) in FY2021-22.

Numerous foreign companies are setting up their facilities in India on account of various Government initiatives like Make in India and Digital India. Digital India is a flagship Programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. "Faceless, Paperless, Cashless" is one of professed role of Digital India. Promotion of digital payments has been accorded highest priority by the Government of India to bring each and every segment of our country under the formal fold of digital payment services. The Vision is to provide facility of seamless digital payment to all citizens of India in a convenient, easy, affordable, quick and secured manner.

KEYWORDS: Indian Economy, Digitalization, Industry, Services etc.

INTRODUCTION:

Digitalization has been one of the most important trends in India over the past few years. It has emerged as the second-fastest digital adopter among seventeen major digital economies. This rapid growth helps propel India to the forefront of digital and technological innovation, particularly leveraging the energies of the country's young population. Digital India is one of the foundation programmed of Indian Government, and was launched by the Government of India on July 1st, 2015. the Covid-19 pandemic, it shows us how important our digital infrastructure is, which has brought the Internet and our entire digital infrastructure to the forefront. Digitalization plays vital role in the Indian economy. India has already made a big leap in digital adoption, as the collective number of internet users in India exceeds the number of internet users in some of the developed countries. The Digital India is designed in a three components structure. These are:

- Creation of digital infrastructure
- Digital delivery of government services.

INCREASING DIGITAL LITERACY

The Digital India aims at overall and all-inclusive growth of the Indian Economy, be it industry (manufacturing), services, agriculture. This Programme will help in creating employment opportunities in the country so that the GDP and per capita income increases, and the life style of people can be improved. It circulates around three key areas. These are- Developing digital infrastructure, e-governance and digitally empowering the citizens. Some of the facilities provided under this programmed are, digital locker, e-education, e-hospitals, e-banking, e-government, e-sign, etc.

OBJECTIVES :

- 1) To study the challenges/problems of digitalization in Indian Economy .
- 2) To know the impact of digitalization in India.
- 3) To study the Efforts of government of India to boost digitalization.

METHODOLOGY :

The present study is basically and imperial one where both primary and secondary data have been used. The directorate of economic and statistics, MinistryOfElectronics And Information Technology for the collection of data and also I have used various topic related books,internet,newspaper, etc.

CHALLENGES :

1. Lack Of Infrastructure : Connecting every village with high speed internet requires vital amount of investment and infrastructure . The slow and delayed infrastructure in the country's and the availability of low spectrum makes it difficult arm.
2. Poor Connectivity :The report estimated that India needs over 80 lakh hotspots as against the availability of about 31,000 hotspots at present to reach the global level of one Wi-Fi hotspot penetration for every 150 people. "For digital technology to be accessible to every citizen, significant efforts are needed to customize apps and services to cater to local needs. Finding vendors who can provide such applications has become a challenge," the report pointed out.With the proliferation of cloud-based services like Digi Locker, data security has emerged as a major challenge.
3. Proper Policy Making:To enable development of digital infrastructure, it said that a uniform (Right of Way) Row policy across all states with a reasonable cost structure isrequired along with a single window mechanism for granting Rowpermissions models must be explored for sustainable development of digital infrastructure, as has been the case for civic infrastructure projects like roads and metro. The government should try to make additional spectrum available to telecom service providers for deployment of high-speed data networks. Moreover, startups need to be incentivized for the development of the last mile infrastructure and localized services and applications.
4. Digital divide: The joint study observed that for Digital India to have a largescale impact on citizens across the nation, the digital divide needs to be addressed through last mile connectivity in remote rural areas, as currently, over 55,000 villages remain deprived of mobile connectivity. "This is largely due to the fact that providing mobile connectivity in such locations is not commercially viable for service providers."
5. Illiteracy: High level of digital illiteracy is the biggest challenge in the success of digital India. Low digitalliteracy is key hindrance in adaptation of technologies. According toKepios analysis indicates that 742.0 million people in India did not use the internet at the start of 2022, meaning that 53.0 percent of the population remained offline at the beginning of the year.
6. Language: India has 1600 languages and dialects. Non availability of digital services in local languages is a great barrier in digital literacy.

IMPACT OF DIGITALIZATION ON INDIAN ECONOMY:

Digitalization has played a vital role in the flourishing of the Indian economy. The biggest example is the job opportunities created in the country for youth.

In addition to the above, the "make in India" drive has given an immense push to youngsters to start new startups and think of creative ideas to contribute to the digitalization of India. The government on its end is pushing and encouraging the Indian public to go cashless and reduce reliance on cash transactions. The purpose is to make us adopt digital payments.

Digital transactions make us follow a legal path that is helpful to flourish the economy.

The use of plastic money gives freedom as well as security to citizens of the country because it works on technical grounds. Digital payments will be helpful to the global world.

Since cash is the primary mode of transactions in money laundering and terrorism funding, a digital society would discourage such laundering and terrorism.

THE WORLD'S MOST CASHLESS COUNTRIES

Rank	Country	Noncash Payments' Share Of Total Value of Consumer Payments	% Of Population With A Debit Card
1	Belgium	93	86
2	France	92	69
3	Canada	90	88
4	United Kingdom	89	88
5	Sweden	89	96
6	Australia	86	79
7	The Netherlands	85	98
8	United States	80	72
9	Germany	76	88
10	South Korea	70	58

EFFORTS OF GOVERNMENT OF INDIA TO BOOST DIGITALIZATION:

Digital infrastructure's backbone is the availability of high-speed internet. With the introduction of better and faster mobile internet connections, the services through Digitalisation have been delivered in an efficient way to the citizens of the country.

In addition to the above, the government is taking initiatives like "Aadhar Card" or Digital identification for every citizen. The move is expected to give unique and authentic identification to every citizen. This step will mean faster subsidy distribution, reduction of corruption and some other impacts on our economy.

DIGITAL INDIA HAS MADE MOBILE BANKING EASY.

Next important step taken by Government is the introduction of a Common Service Centre. A secure public cloud to share information.

At the end of the day, Digitalisation is helping businesses streamline their processes by slowly taking away dependency away from paperwork.

Banks, I think are the biggest beneficiary of digitalisation. Since they now have processes where less staff can do more work.

Digital India has empowered its citizen by giving them digital power like during the journey you don't have to carry any physical documents.

You can show a soft copy of the ticket and identity card which fulfils the purpose. Government is pushing Digitalisation in the country by promoting e-services to every citizen.

Another initiative – Digital India is all about Promoting development and creating an opportunity for new India in terms of job, technology, and transparency through Digitalisation.

I am a firm believer in the idea of digitalisation as this is one step which will gradually turn us into an economic powerhouse by cutting down paperwork and decrease our dependency on govt employees which will help cut down corruption. To see the immediate impact of digitalization, all we must do is look at how income tax filing and income tax return processes have been

streamlined. Today, you do not have to go and stand in front of an income tax officer to get an income tax refund. Time is not far when Digitalisation will change the phase of the Indian economy.

CONCLUSION

Digital infrastructure's backbone is the availability of high-speed internet. Due to globalisation, the world is coming close. Digitalisation is the fruit of globalisation. There are tremendous business and trade opportunities. India is also gaining from globalisation. Digitalization has been one of the most important trends in India over the past few years. It has emerged as the second-fastest digital adopter among seventeen major digital economies. There are certain barriers in digitalization in India like illiteracy, cybercrime, insufficient infrastructure, absence of effective internet network, proper guidance, digitalization training at grass root level, proper government policies and facilities. If these barriers are overcome, then it will set a mile stone for Indian Economy.

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DIGITAL EDUCATION : SHAPING FUTURES OF EDUCATION

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ABSTRACT:

Online education is effective to deliver quality education to students. It helps in meeting their unique learning needs with varied styles and family back-grounds. Its enriched resources, it supports the education of all students. In this way, digital schooling makes school education easier and happier for them.

Digital Education is the innovative incorporation of modern technology and digital tools to assist the progress of teaching and learning. It is also known as Technology Enhanced learning (TEL), digital learning or e-learning. Digital education is the way forward to seeking education through the means of technology & digital services.

INTRODUCTION:

Digital transformation of the country is underway and digital evolution of the economy and society is possible only through digital education. The concept of digital learning is not new and has existed in various forms for many years now, but when the COVID-19 pandemic suspended face-to-face teaching its significance increased manifold. Most educational institutions are adopting digital education as a solution while traditional classroom setup takes a back seat for some time due to the currently prevailing pandemic. Digital education is being seen as an alternative to the traditional education process of chalk and talk.

The emergence of the internet and ever-evolving technology has made learning interactive, engaging, motivating and handy. Education is not anymore limited to textbooks and classrooms. It has become an amalgamation of technology, innovative amalgamation of technology, innovative learning, and digital content. The internet has become far more affordable and accessible and this shall lead to a greater confluence of digital and traditional teaching methods. The government is actively involved in taking essential steps to come forward with policies that will boost the digital education market in india. The efforts are being made to uplift the standard of digital infrastructure pan india to help facilitate the utilization of innovative education tools. In near future, digital education like all other sector will witness noticeable amendments in the way educational institutions function. A plethora of possibilities emerging out of digital education shall empower the education system of the country.

NEED –

1) To support learning during challenging times –

Digital schooling is a flexible alternative to traditional schooling during the pandemic, online classes helped several students to continue with their learning. Online education is as effective as traditional schooling in every way, Traditional schools remained dependent on partially prepared digital transitions, virtual schools did not have any impact. During the pandemic a huge section of the worldwide teacher population reported that the training of ICT should be given more attention.

2) Saves students from dropping out-

Dropout rates and out-of-school children count is another setback to the dream of quality education in India. Our school is a tool-proof solution for academically backward, non-traditional

and struggling students. This form of schooling allows them to academically and escape the hazards of dropping-out. Looking at these aspects, digital schooling is the need of the hour.

3) Online Learning nurtures 21st Century skills –

Online learning inculcates a sense of independence and 21st century skills in students. These students become readers, great. Researchers, critical thinkers and problem –solvers. They also possess highly developed digital skills. These advanced skill sets a passport to their success in the future.

4) Voids of traditional Schooling remain unresolved –

Looking at such figures, traditional schools and institutions cannot be considered safe for students. An alternative like digital schooling is the need of the hour. Students and parents can bank upon our secure study environment and feel free from these voids of brick & mortar schools. This makes us the safest alternative for school education.

5) Barriers to learning are hampering several students –

Numerous barriers to quality learning are the stumbling blocks for students with the blessing of our technology based system, several educational challenges and barriers can be rooted out easily. Within a secure environment of our school, a student can be more comfortable with his education. The Challenges of a traditional school, great opportunities to not only sustain by excel in a digital learning environment.

6) Helps in effective learning –

Schooling deficient in basic knowledge and skill-building cannot serve the actual purpose of education. Online school in India provides an opportunity for students to gain mastery over the subject matter instead of struggling with age-old rote learning methods. In this age of digital-generation. KB School has brought up the overall level of schooling students can root out their learning gaps throughout technology-based education system making online education as effective as traditional schooling.

NEW LEARNING TECHNOLOGY –

The adoption of new technology aided learning tools have changed the way education is being imparted in schools and colleges has completely changed. The internet of things is turning out to be an affordable way to impart education to young minds and a powerful way to integrate experiential learning for everyone. The digital learning companies are constantly upgrading to advanced solutions to increase access to education for people who are currently struggling to get proper education facilities. The role of teachers is changing. They can now access the entire classroom through digital screens. Students reach and engagement is higher as it combines various instructional styles. It gives each student the exposure to world-class education, something that was not available in a chalk and talk approach. It is a very flexible way for studying sitting in the comfort of one's own room. Students can now study, experience, test their learning through self assessment and even keep a track of their progress and milestones. The digital medium has also been ideal for corporate training, as these online learning platforms are portable, efficient, flexible, and robust mechanisms. A lot of companies have now started using digital learning tools extensively to train their employees, help them upgrade their skills, and provide seamless sessions for knowledge transfer.

The number of young minds opting for digital education from across the world is increasing profoundly. One of the greatest advantages of digital education is that the resources created once can be used multiple times for generations to come. This saves a lot of resources and effort. Furthermore, digital education allows teachers to personalize the content of the course based on the needs of individual students.

MASSIVE OPEN ONLINE COURSES

Massive Open Online Courses (MOOCs) are empowering self-learning in a crucial way. The popularity of online courses via MOOCs programs in India is a growing movement. They are helping young minds in the country to upgrade their qualifications and skills, and allowing millions of Indians access to affordable education to improve their employability by gaining access to a range of skill-based courses. It facilitates students and working professionals to study at their own convenience from anywhere and at any time. Moreover, several courses offered under this platform provide a valid certificate that is duly acknowledged by institutes and companies. India is the second biggest market for MOOCs in the world, after the U.S. However, it is expected that India, in the coming years, will supersede the U.S. India is home to the largest population of children in the world, with an estimated 430 million children in the age group of 0-18 years in the country. Digital education is going to be the new way of learning in India. Smart and innovative technologies are changing the overall educational framework in the country. The penetration of digital education in rural India is evolving fast. Online learning platforms have large amount of user data, which enables them to use machine learning algorithms to enhance the learning patterns of people. Pattern recognition is used to personalize the content for each individual. For example, when a student repeatedly struggles with a concept at the course, the platform adjusts the e-learning content to provide more detailed information to help the student. The instantaneous feedback loops inside the platforms, which are provided by other online students or the platform improves the learning curve. This also offers shy or more reticent people the opportunity to participate in class discussions more easily than face-to-face class sessions.

POSITIVE OUTCOMES IN THE RURAL SECTOR

The rural sector is dealing with issues such as old teaching methods, shortage of teachers, inadequate student-teacher ratio, and insufficient teaching resources. With the digitization of education, students in backward areas, mainly rural areas, are being taught with the help of the latest teaching tools and methodologies. This technology is helping teachers connect with students remotely spread across at one time. This will certainly help in bridging the student teacher ratio gap in the near future. According to a report by the UK-India Business Council, India's e-learning sector is expected to grow at an annual rate of 17.4 per cent between 2013 and 2018, twice as fast as the global average. Majority of India's population is incapable of reading or writing English, but with the help of technology, learning material can digitally be made available in regional languages as well. Even though connectivity continues to be an issue in India, mainly in rural areas, with e-learning and m-learning initiatives, students can access the content offline as well that can be synced as and when internet connectivity is available. Moreover, education online is comparatively more affordable, as it consists of freely accessible media for learning, teaching, and research purposes. This fosters an ecosystem of free learning. With the internet becoming far more affordable and accessible, digital education will be the new way of learning in the near future. The education industry will witness the proliferation of small, medium, and large scale digital learning start-ups offering a variety of innovative digital products fostering digital learning. The government is also supporting this by coming up with policies that will help boost the digital education market in the country. There are constant efforts to improve the quality of digital infrastructure across the country with the use of innovative educational tools. In the near future, digital education, like all other professions, will see noteworthy changes in the way universities and colleges provide education. We can witness a myriad of possibilities emerging out of digital education to empower the youth of this country. Advance Learning Management Systems (LMS) with its right knowledge management tools

will help in improving the design and delivery of educational courses being offered by universities and colleges in India. Digital technology is also helping overcome all language barriers. Now, learning material can digitally be made available in regional languages as well. Through e-learning and m-learning initiatives fostered by the government and private players, students and teachers can get access to the vast pool of knowledge content.

IMPACT OF COVID-19 ON THE EDUCATION SYSTEM

Moreover, the global pandemic, COVID-19, shook the world and has changed the way education is perceived. Whether it is virtual tutoring, video conferencing tools or online learning software, there has been a significant increase in usage of these tools since COVID-19. Also, many online learning platforms are offering free access to their services, including platforms like Byju's. If utilized appropriately in a planned manner, it very well can become a gift of this global pandemic, as it would break physical barriers for providing quality content to remote places and bring the youth across different geographies together. Major world events are often an inflection point for rapid innovation – a clear example is the rise of e-commerce post-SARS. With time, we will know whether the same will apply to e-learning post-COVID-19, as it is one of the few sectors where investment has not dried up. What has been made clear through this pandemic is the importance of disseminating knowledge across borders, companies, and all parts of the society. If online learning technology can play a role here, it is incumbent for all of us to explore its full potential. Online learning is the future and will undoubtedly replace traditional learning. Mobile platforms have given more people access to online learning. In the coming years, there will be more elements in the online learning structure such as virtual reality (VR) to democratize the learning more.

TAKE AWAY

India is waking up to the comprehension that industry 4.0 needs education 4.0. With advancement of technology, we must radically alter both, how we learn and what we learn. Digital education can encourage today's youth to engage themselves in the vast sea of knowledge available to them. Even though there are a lot of challenges when it comes to digital learning, digital learning is the new way of imparting education and will continue growing and cause a paradigm shift. In the near future, it can be said that digital education is the future of the world and is here to stay.

ADVANTAGES OF THE DIGITAL EDUCATION SYSTEM -

1) Individualized Learning Experience –

A major drawback of the traditional education system is that many students experience a lack of interest when they are not able to catch up with the rest of the class. The contemporary digital format allows teachers to customize the study material based on an individual's learning speed & ability. The impact of educational programs is up lifting with the digitalization of the education system.

2) Students become smarter -

When exposed to new learning tools & technology students develop effective self directed learning skills. The digital education system enables students to analyze what they need to know to be able to search and utilize online resources. It plays a significant role in magnifying their efficiency, learning ability and productivity.

**3) Unlimited information – **

The world of the interest is vast and loaded with information, most of which freely accessible. The emergence of digital education has made it possible for students to explore and use this treasure of knowledge. Earlier, students would rely on limited sources of information but now thanks to the growing popularity of the digital education system.

4) Smart classroom –

The chalk and talk method is now a thing of the past and teachers are making use of more tech-savvy methods to help students understand that learning can be innovative and fun. The modern day classroom are equipped with a TV or a projector which makes it is easy to shift from a regular classroom session to an interactive digital session. This can make students pay more attention as they are extensively acquainted with the digital world.

5) Digitally Updated –

In a world that is ever-evolving in terms of technology, practices and information can easily become outdated, as there is always something new transpiring. Equipping students with updated information & other subject related topics is no longer a matter of choice, but a mandatory process. Students spend most of their time on their phones & laptops, so they must be sound technology wise.

6) High engagement Learning –

The traditional education system provides limited scope for engagement as its forces at work include limited factors like textbooks, as instructor and hand-written notes. The digitized education system offers a wide range of choices to learn form. The unlimited availability of resources makes every session extremely innovative and engaging. The interactive and game-based learning session gain higher engagement from students.

7) Ease of sharing –

The traditional education system would heavily rely on students maintaining thick notebooks of hand-written notes containing information provided by teacher in the classroom through extensive research system sharing information is just a click away which saves students a lot of time & physical labor.

8) Accountability in students –

The digital education system incorporate real-time evaluation and system generated performance reports which increases the transparency of assessment. It enables students to analyse their performance and come up with required solutions on their own. The digital education system brings students out of their shells and makes them independent thinkers who know what to study when to study and how to study. They no longer remain dependent on their teachers and parents to spoon feed them with information.

CONCLUSION –

Modern day learning and learning call for a more student centric structure. To change not only what we learn, but also how we learn is the need of the hour. Online schooling is the need of the hour because it has the potential to beat all odds. The involvement of digital platforms, the virtual world, augmented reality, online libraries and webinar are the new chalk & board of our education system which search engines have becomes in new library. To create a safe learning environment for high-quality education.

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MANAGEMENT OF DOMESTIC WATER USE

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ABSTRACT:

Efforts to make water available through various government schemes in areas where water availability is less in India than in the rest of the world have been and still are ongoing. In India, it is the responsibility of the corporation to provide clean water supply to the citizens consumers. Corporations include Gram Panchayat, Gram Palika, Panchayat Samiti, Zilla Parishad, Nagar Parishad, Nagarpalika, Mahanagarpalika. The water supply made available to the customers is classified into three types namely domestic water supply, commercial water supply and non-commercial water supply. Due to lack of planning in all these three types of water supply, water is used excessively. Water scarcity occurs in the domestic non-commercial, commercial sector in summer, even when huge amounts of water are available. This requires proper planning for water use. In this Research Paper planning should be done for water supply to the customers through corporations. Proper water management will help consumers to have a good habit of using water and save water. Also, studies have been done on how to make water available to those who need water.

KEY WORDS: Water Management, Corporations, Filter & Non-Filter Water

INTRODUCTION:

India's geographical area is only 32.9 lakh sq km. India covers 2.4% of the world's land area. India accounts for 1/1 of the world's water resources, but more than 15% of the world's population is in India. In addition, India has a livestock population of 5 million, more than half of which are cattle, which are the backbone of Indian agriculture, accounting for 20% of the world's total livestock population. On an average, India receives about 4000 BCM (1 BCM= 1 billion cubic meters) of snowfall throughout the year. Although water availability in India is relatively high compared to other countries, citizens do not plan for water use. Due to problems in the supply of clean water supplied by the corporation and lack of public trust in the pure water of the corporation, many consumers use water purifiers through home filter machines. Exhaust fouling water is not properly planned during water purification in a domestic water purification filter machine. Millions of liters of water are wasted every day due to improper use of domestic water.

RESEARCH OBJECTIVES:

- 1) To study customer's domestic water supply sources.
- 2) To study customer's domestic water purification methods.
- 3) To study customer water use management.
- 4) Suggesting measures on customer's water use management.

ASSUMPTION:

Consumers do not save water and manage water while using domestic water.

RESEARCH METHOD

Descriptive research method is used in this dissertation.

FACT COLLECTION

The research paper uses secondary information for fact gathering and also monitors the actual water use of the customer.

SOURCES OF DOMESTIC WATER SUPPLY TO CUSTOMERS:

Water supply to consumers in India is available through the following sources.

1) Through Corporations –

Corporations in India use water from dam reservoirs to provide water to their geographical customers through water purification centers.

2) Borewell-

Incomplete water supply of Corporation Institutions. Water deficit is filled through borewells. Corporations also provide water to customers through public borewells.

3) Wells –

Drinking and consumption/use water needs are met through private and public wells available in urban as well as rural areas.

4) Private Water Supply Institutions-

Private Water Supply Institutions provide water to the customers if the above three sources of water supply are not sufficient.

5) Artificial rainwater Reservoirs-

In areas of India where rainfall is low, consumers dig a hole in the ground and put plastic paper in it and rainwater is stored in these reservoirs. This water is used for drinking and consumption.

6) Water stored through Rainwater Harvesting-

According to the Rainwater Harvesting Act, 2003, the consumer drains the roof water into the ground, borewells and wells. It is impossible for water to seep into the ground where there is rock. In such places, rocks are broken and cement tanks are built in them and rain water is stored in these tanks and this water is used for other uses like drinking.

METHODS OF DOMESTIC WATER PURIFICATION OF CUSTOMERS

When the water supplied to the consumers through the purification projects of the corporations becomes available to the consumers, that water is not 100 % pure. Following are some of the new purification methods used by consumers to make a corporation pay.

1) Alum- There is a traditional method of purifying water by turning alum in water pots. By turning the alum in the water, the sludge in the water goes to the bottom of the pot and so the water above becomes pure. The following sludge water is taken away with the help of tap. The water is used for drinking.

2) Reverse osmosis water purifier (RO) –

In reverse osmosis water purifier purification technique the water is purified by applying pressure on the water. It seeks to reduce impurities in the water. Borewell water also has high TDS and high salt content. A reverse osmosis water purifier (RO) water filter appears to have been used to purify such water. Borewells are widely used to provide extra water in many flats as water supply through municipal corporations is limited in large cities. A reverse osmosis water purifier has been used to supply water as the water from the borewells is mixed with the municipal pure water in the customer's water storage tank. The use of purifier (RO) removes impurities from the water. Also Prevents bacteria and viruses. Impurities like chlorine and arsenic are prevented. Large amounts of water are discharged from the reverse osmosis water purifier (RO) rejection system, thus wasting

large amounts of water. This filter machine requires light to perform the water purification process. In reverse osmosis water purifier (RO) large amounts of minerals are released into drinking water. Permanent use of reverse osmosis water purifier (RO) reduces immunity due to mineral deficiency.

3) Ultra Violet Water Purifier (UV)-

Ultra Violet (UV) technology kills bacteria and viruses in water. The chlorine and arsenic in it are not removed from the water. Ultraviolet technology reduces the presence of bacteria and viruses in the water. This filter machine is used in places where there are only bacteria in the water and the water is not salty. The water is cleaned using different layers. This filter machine requires light to perform the water purification process. Bacteria and viruses are reduced.

4) Ultra filtration water purifier (UF)-

Ultra-Filtration Water Purifier (UF) is used to clean impurities in water from different layers of mesh. It is a type of mechanical filter that does not run-on electricity, through which impurities in water are cleaned. At normal tap water pressure, the bacteria are killed and thrown out of the water. It cannot be used to purify heavy water. It is useless to use it if it contains high levels of arsenic and chlorine.

CONSUMER WATER MANAGEMENT

The above six sources of water use are available to consumers and citizens in India. In areas where there is abundant availability of water, excessive use of water can be seen. While providing water to the customers through the purification project, the corporation provides water to the customers by planning the available water and the demand for water. Consumers resort to available private and public water reserves in addition to corporations in case of shortage of water due to scarcity of available water. The water provided by the corporation through the water purification project is not 100 % pure until it reaches the customer's tap. As well as due to incomplete water supply of the institutions, the water of the borewell and the water of the corporations are combined in one tank, thus making the water more polluted. Consumers also use a large number of water filter machines in urban and rural areas to purify water due to contaminated water. Two liters of water for one liter of pure water comes out of the outlet of the filter machine while the water is being purified through the water filter machine. The flow of water from the outlet of the filter machine is discharged into the customer wash basin. This water is recycled in very small quantities. As a result, billions of liters of water are wasted every day. In India, it is imperative to make it mandatory for consumers to reuse wastewater discharged through outlets through filter machines. When water scarcity arises, consumers are urged to use water sparingly through corporations, while a small number of consumers are seen planning for water. Women and men in India are seen wasting a lot of water in clothes, utensils, houses, galleries, toilets. Large amounts of water were wasted due to lack of control over water supply to public places.

Showers are widely used for bathing in India. A washing machine is used for washing clothes. Both systems waste a lot of water. To control water scarcity in the future, it is necessary to create a washing machine that can wash clothes in less water. It will also be necessary to restrict the use of showers.

About four lakh liters of water per day is required in a water purification project for purification of filthy water as well as filtration in the water purification projects of the corporations. This water is discharged into rivers or nallas without being re-purified. This means that even in water purification projects, billions of liters of water are wasted every day. The water released from

the water purification process is reused in the mill water treatment plant of Malegaon Municipal Corporation. Not a single drop of water is wasted in the mill water treatment plant.

MEASURES ON CUSTOMER WATER USAGE MANAGEMENT

- 1) When water is purified through the water filter machine used by the customer, two liters of water is released into the basin for one liter of water. For this, water filter companies should set up separate tanks for storing outlet water, which means that consumers will definitely use the outlet water for washing utensils and clothes.
- 2) It has been made mandatory for the corporations to reuse the outlet water released in the rivers and nallas in the water purification centers of the corporations. The government should take punitive action against the corporations which do not reuse outlet water. Corporations will definitely recycle water for fear of repercussions.
- 3) Consumers who use showers and washing machines need to be convinced of the importance of water. Customers using showers and washing machines are required to pay water bill as per water usage.
- 4) Corporations should make it mandatory for every homeowner as well as flat to have two separate tanks for water storage pure water of the corporation and borewell water combined. Water quality will not deteriorate. Consumers will have to use less water filter machine, thus saving light as well as water.
- 5) With effective implementation of Rainwater Harvesting Corporation, large scale water reserves will be available in the land and water level will not go down. As the water level deepens, the salinity in the water increases. Therefore, it is time to make rainwater harvesting mandatory. Rainwater harvesting has been made mandatory by various corporations in India, but the corporations do not appear to have a competent mechanism to ensure that the rainwater harvesting system is properly inspected and implemented.
- 6) Corporate organizations are expected to raise awareness to use water sparingly. Corporations create awareness among consumers about water use after water scarcity occurs. Then the available water of all the consumer corporations would have gone out of hand.
- 7) Corporations need to use efficient pipeline systems to make water available to the customers, as well as provide the option of making water available to the customers through ATMs, Cans and Jars. Therefore, consumers will understand the importance of water and consumers will start using other used water carefully.
- 8) It is a very important and sensitive issue in water management for all the corporations to install meters on the customer's pipes and charge the water bill as per the meter. I believe that if the corporations use it 100 % the problem of future water scarcity will be reduced by 50 %.

CONCLUSION

Corporations have a responsibility to provide clean and adequate water to the consumers. Due to the growing population and increasing demand for water from the customers, the corporation is not able to supply water to the customers at full capacity throughout the year. Consumers have to resort to other sources for water supply due to inadequate water supply of corporations. The water supplied through the corporation was found to be up to 80% unclean by the time it reached the customer's taps. As a result, more than 40% of the customers in the corporation have used water filter machines that run through the light and run through the outside light to purify the water. Outlet water discharged into the wash basin by the water purifier from the water-powered water filter

machine discharges into the wash basin, so that billions of liters of water are wasted every day. At the same time, the fact that consumers are using water indiscriminately in their homes proves that consumers and corporations are not managing water properly.

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PROBLEMS AND PROSPECTS OF ORGANIC FARMING – SPECIAL REFERENCE TO SOLAPUR DISTRICT

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INTRODUCTION:

Solapur is one of the significant and largest agriculture and industrial districts in the Maharashtra. Agriculture business is the most important source of income of the people in the district. There are 65 percent people engaged in the agriculture sector. The organic farming is an important production system, in this method avoids or largely excludes the use of synthetically compounded fertilizers, pesticides, growth regulators, and livestock feed additives. The organic farming system depends on crop rotations, crop residues, animal manures, legumes, green manures, off-farm organic wastes, mechanical cultivation, mineral-bearing rocks, and aspects of biological pest control to maintain soil productivity and tilt. The organic farming methods give preference to the supply plant nutrients, and controlled the insects, weeds, and other pests. The initial effort made by **Sir Albert Howard**, the father of organic farming, has paid off, metamorphosing into a practice that sustains soil health and ecosystem, by relying on biodiversity, ecological process and the progress of innovative health sciences.

The term “Organic Farming” was first used by Lord North Bourne in the book, *Look to the Land*. Organic farming is the form of agriculture that relies on techniques such as crop rotation, green manures, compost, biological pest control, and mechanical cultivation to maintain soil productivity and control pests on a farm. Organic farming excludes or strictly limits the use of synthetic fertilizers and synthetic pesticides, plant growth regulators, livestock antibiotics, food additives, and genetically modified organisms.

KEYWORDS: Organic Farming, Organic Farming, Definitions of Organic Farming, Global Organic Farming, Problems of Organic Farming, Development of Organic Farming

DEFINITIONS OF ORGANIC FARMING:

The International Federation of Organic Agriculture Movement (IFOAM), established in 1972. This located in Bonn, Germany, is the international non-governmental organization providing an umbrella for all organic agriculture organizations. There are 700 member organizations in more than 100 countries. Its goal is the worldwide adoption of ecologically, socially and economically sound system based on the principles of organic farming.

“Organic agriculture is a production system that sustains the health of soils, ecosystem, and people. It relies on ecological processes, biodiversity and cycles adapted to local condition, rather than the use of inputs with adverse effects. Organic agriculture combines tradition, innovation, and science to benefit the shared environment and promotes fair relationship and a good quality of life for all in involved.” (International Federation of Organic Agriculture Movement-1972)

Organic farming means, farming in the spirits of organic relationship. In this system, everything is connected with everything else. Since organic farming means placing farming on integral relationship, we should be well aware of the relationship between the soil, water and plants, between soil-soil microbes and waste products, between the vegetable kingdom and the animal kingdom of which the apex animal is the human being, between agriculture and forestry, between

soil, water and atmosphere etc. It is the totality of these relationships that is the bedrock of organic farming. (Philosopher)

OBJECTIVE OF THE PAPER:

1. To study advantages of organic farming in the study area.
2. To find out problems faced by organic farmers.
3. To suggest important measures for Improvement that organic farming development.

RESEARCH METHODOLOGY:

This paper is based on mainly primary data collection. The researcher has been collected the primary data through the questionnaire. In the present research the questionnaire is made in English. The questions asked to the organic farmers were in Marathi as well as they expressed their opinion Marathi.

ADVANTAGES OF ORGANIC FARMING:

The selected organic farmers of the study area based on their experience in organic farming reported some advantages of organic farming in the study area. The table no.1 and graph no.1.1 indicate the advantages of organic farming. In case of organic farmers in Barshi taluka, out of total organic farmers, 34.36 percent organic farmers were reported that low production cost of organic farming. Only 7.41 percent organic farmers expressed reported that higher income. Likewise, in case of organic farmers in Madha taluka, out of total organic farmers, 31.58 percent organic farmers were reported that low production cost and increasing the soil fertility due to organic farming and 10.53 percent organic farmers expressed their opinions that there was higher income in organic farming.

Table No.1

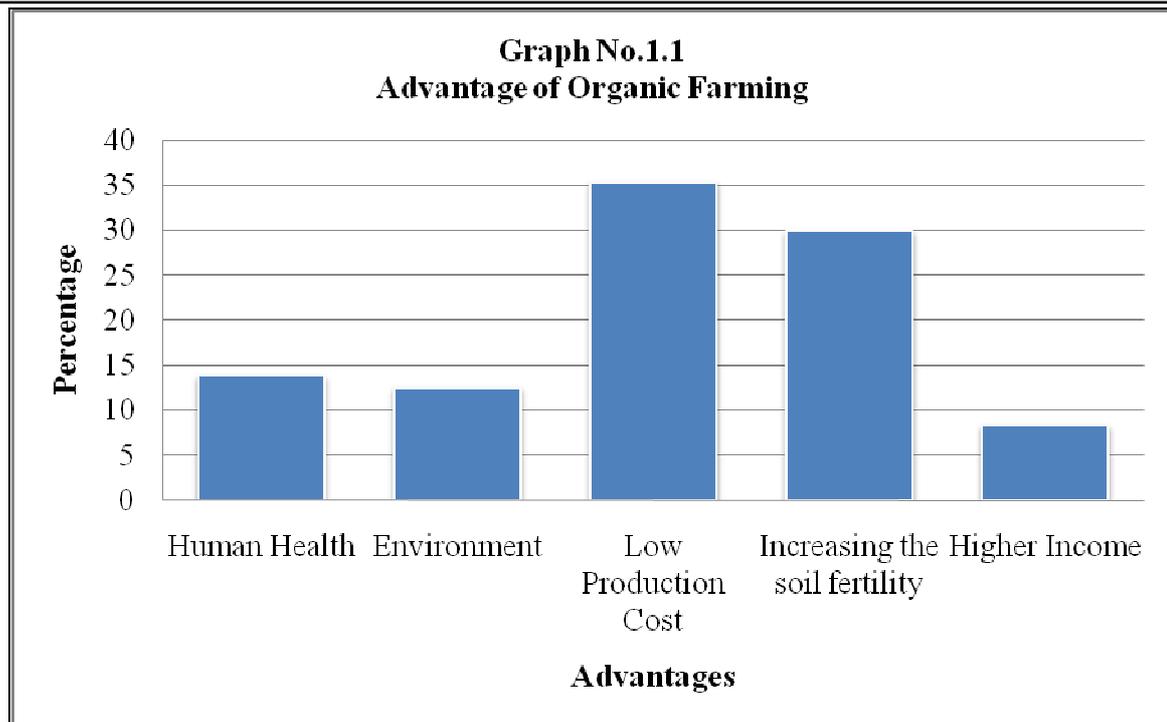
Advantages of Organic Farming

Sr. No.	Advantages	Barshi Taluka	Madha Taluka	Karmala Taluka	Overall
1	Human Health	20 (18.52)	17 (12.78)	06 (8.57)	43 (13.83)
2	Environment	12 (11.11)	18 (13.53)	09 (12.86)	39 (12.54)
3	Low Production Cost	37 (34.26)	42 (31.58)	31 (44.29)	110 (35.37)
4	Increasing the soil fertility	31 (28.70)	42 (31.58)	20 (28.57)	93 (29.90)
5	Higher Income	08 (7.41)	14 (10.53)	04 (5.71)	26 (8.36)
	Total	108 (100%)	133 (100%)	70 (100%)	311(100%)

Source: Field Survey-2017

(Foot note: Figures in the parentheses indicate percentages to column totals)

Whereas, in case of organic farmers in Karmala taluka, out of total organic farmers, 44.29 percent organic farmers were reported that low production cost and increasing the soil fertility due to organic farming and 8.57 percent organic farmers expressed reported that being good human health.



Around 35.37 percent of them reported that the low production cost of organic farming and 29.90 percent organic farmers reported that the fertility of the soil is being increased because of organic farming. Only 8.36 percent organic farmers reported that organic farming getting higher income.

The data concludes that organic farming is important because of the low production cost of organic farming than inorganic farming in the study area. Some organic farmers are reported that being increasing soil fertility because of organic farming.

Problems Faced by Organic Farmers

The organic farmers faced various problems in organic systems in the study area. High production cost, Low price, Lack of labour, Low production, Lack of electricity, Lack of financial assistance, not proper technology etc.were some of the reasons expressed by the sample farmers for low yield of farm output. These constraints were expressed as percentages of opinion to the total number of organic farmers.

The table no.2shows the problems faced by organic farmers. In case of organic farmers in Barshi taluka, out of total organic farmers, 35.19 percent organic farmers were reported that not effective demands for organic products. There was 32.41 percent organic farmers reported that low price for organic products. Only 0.93 percent organic farmers were the opinion that lack of labour. Likewise, in case of organic farmers in Madha taluka, out of total organic farmers, 35.34 percent organic farmers were reported that not effective demands for organic products. There was 32.33 percent organic farmers reported that low price for organic products. Only 1.50 percent organic farmers were the opinion that other problems in organic farmers. Whereas, in case of organic farmers in Karmala taluka, out of total organic farmers, 32.86 percent organic farmers were reported that low price for organic products. There was 32.33 percent organic farmers reported that not effective demands for organic products. Only 1.43 percent organic farmers were opinions that problems of electricity.

Table No.2
Problems Faced by Organic Farmers

Sr. No.	Problems	Barshi Taluka	Madha Taluka	Karmala Taluka	Overall
1	High production cost	2 (1.85)	0 (0.00)	0 (0.00)	2 (0.64)
2	Low price	35 (32.41)	43 (32.33)	23 (32.86)	101 (32.48)
3	Lack of finance	07 (6.48)	11 (8.27)	06 (8.57)	24 (7.72)
4	Demanding this product	38 (35.19)	47 (35.34)	26 (37.14)	111 (35.69)
5	Lack of labour	01 (0.93)	0 (0.00)	0 (0.00)	01 (0.32)
6	seeds	02 (1.85)	02 (1.50)	0 (0.00)	04 (1.29)
7	fertilizers	09 (8.33)	15 (11.28)	11 (15.71)	35 (11.25)
8	Low production	14 (12.96)	13 (9.77)	03 (4.29)	30 (9.65)
9	Lack of electricity	0 (0.00)	0 (0.00)	01 (1.43)	01 (0.32)
10	Any other	0 (0.00)	02 (1.50)	0 (0.00)	02 (0.64)
	Total	108 (100%)	133 (100%)	70 (100%)	311 (100%)

Source: Field Survey-2017

(Foot note: Figures in the parentheses indicate percentages to column totals)

In this way, out of total organic farmers, 35.69 percent organic farmers reported that there are no effective demands for organic products. There was 32.48 percent organic farmers reported that low price for organic products. Only 0.32 percent organic farmers were opinions that other problems of electricity.

The data concluded that organic farmers are many problems faced in the study area, but not effective demands of organic products problems are very important. The researcher observed that organic farmers obtain the low price for organic products.

Suggestions for Improvement that Organic Farming

The organic farmers give various suggestions for improving that organic farming. The table no.3 and graph no.3.1 depicts the suggestions of organic farmers for improving that organic farming. In case of organic farmers in Barshi taluka, out of total organic farmers, 35.19 percent organic farmers expressed their opinion that needs of suitable prices for organic products for the development of organic farming. There was 29.63 percent organic farmer expressed their opinions that need of input availability on time for the development of organic farming. Only 7.41 percent organic farmers were an opinion that need the simple procedure for certification for the development of organic farming.

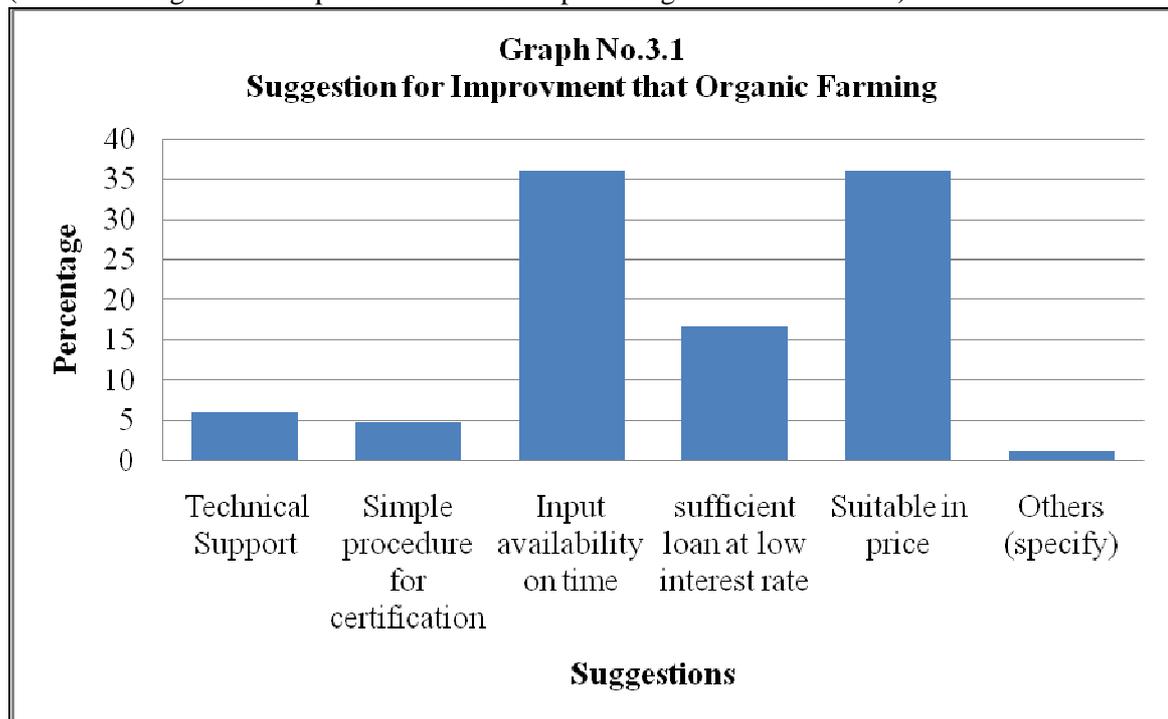
Table No.3
Suggestions for Improvement that Organic Farming

Sr. No.	Problems	Barshi Taluka	Madha Taluka	Karmala Taluka	Overall
1	Technical Support	09 (8.33)	07 (5.26)	03 (4.29)	19 (6.11)
2	Simple Procedure for Certification	08 (7.41)	05 (3.76)	02 (2.86)	15 (4.82)

3	Input Availability on Time	32 (29.63)	57 (42.86)	23 (32.86)	112 (36.01)
4	Sufficient Loan at Low Interest Rate	21 (19.44)	19 (14.29)	12 (17.14)	52 (16.72)
5	Suitable in Price	38 (35.19)	44 (33.08)	30 (42.86)	112 (36.01)
6	Others (specify)	0 (0.00)	01 (0.75)	0 (0.00)	01 (.32)
	Total	108 (100%)	133 (100%)	70 (100%)	311 (100%)

Source: Field Survey-2017

(Foot note: Figures in the parentheses indicate percentages to column totals)



Likewise, in case of organic farmers in Madha taluka, out of total organic farmers, 42.86 percent organic farmers were of opinions that require input availability on time for the improvement of organic farming. There were 33.08 percent organic farmers were of the opinions that need of suitable prices for organic products for the development of organic farming. Only 0.75 percent organic farmers were found in other specific opinions. Whereas, in case of organic farmers in Karmala taluka, out of total organic farmers, 42.86 percent organic farmers expressed their opinions that need of suitable prices for organic products for the improvement of organic farming. There were 32.86 percent organic farmer's opinions that need have input availability on time for the development of organic farming. Only 2.86 percent organic farmers were of the opinion that development of organic farming depends on the simple procedure for certification.

At the overall level, out of total organic farmers, 36.01 percent organic farmers expressed their opinions that need of suitable price for organic products and input availability on time for the development of organic farming. The data concludes that the government can be provided input on time and suitable prices for organic products, possible of organic farming development.

CONCLUSION:

The researcher has collected data through the questionnaire. The data concludes that organic farming is important because of the low production cost of organic farming than inorganic farming in the study area. Some organic farmers are reported that being increasing soil fertility because of organic farming. The data concluded that organic farmers are many problems faced in the study area, but not effective demands of organic products problems are very important. The researcher observed that organic farmers obtain the low price for organic products. The data concludes that the government can be provided input on time and suitable prices for organic products, possible of organic farming development.

Through the data analysis and interpretation, the researcher comes to the conclusion that organic farming is more beneficial better than inorganic farming, because the organic farming is economical, ecologically, and socially beneficial. At the overall level, the Organic farming is beneficial socially, economically and environmentally. The researcher suggests that all farmers today need of organic farming and avoid the bad impacts of chemical farming on the human body and environment.

“ECONOMICAL ANALYSIS OF INTERMEDIARIES IN FRUIT MARKETING OF MAHARASHTRA”

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ABSTRACT:

Marketing of fruits assumes a special significance in the orchard cultivation. But due to long distances between production and consumption regions involve a large number of intermediaries who take maximum share of consumer prices. In this context, present work deals with analysis of fruit marketing in the study area. In order to explain the marketing operations and intermediaries involved in fruit marketing the random sampling method for fruit growers was adopted. It was found that over 95% of produce is marketed through local channels by on farm sale to private traders or pre harvest contractors and local markets within district. In contrast, distant places like state or national markets are generally avoided.

KEYWORDS: Maharashtra, Intermediaries, Fruits, Marketing

INTRODUCTION:

According to Thompen (1951) an effective and efficient marketing system is one which facilitates the production of those products, which, when sold to consumers will yield maximum returns after the deduction of marketing charges and farm production cost incurred by farmers. In other words, marketing is the last stage in the crop production where the grower converts all his efforts and investment in cash.

Successful fruit growing not only requires knowledge, skill and accuracy in the production but also in the marketing (Acharya, S., 2004). Therefore, marketing of fruits assumes a special significance in the orchard cultivation, when the economy of small and marginal farmers is striving hard to move forward from the subsistence level to commercial agriculture. An efficient market system becomes the backbone of such economy. The economic position of a farmer can't be improved by producing only more unless he gets, 'fair price' for his produce (Phule 2002).

The marketing is one of the post production activities, which consistently influences the extent and nature of cultivation as well as settle on profits to growers. No doubt, pomegranate is a profitable venture but with the rapid increase in acreage and production several issues in marketing have emerged. Existing trade of pomegranate fruits in study area is characterized by high transportation, packing costs and mal practices in market and lack of storage facilities etc. Due to such deficiencies, the growers are getting low net returns even though prices of pomegranates are higher in consumer or retail market, which needs careful analysis. Against this background, present paper deals with analysis of fruit marketing in the study area.

HYPOTHESIS:

Fruits harvested in Maharashtra state are marketed through local channels by on farm sale; it is most accepted channels by growers in all types of orchard holdings.

OBJECTIVES

- i) To describe in detail the operations and intermediaries involved in marketing of fruits.
- ii) To explain pattern of fruit distribution in terms of type of market and channels used by the sample growers.

DATA BASE:

The approach of the study was agricultural market oriented in nature so primary data was collected based on the random field survey method, the interviews and discussions with 110 growers was liberally used to collect the data.

METHODOLOGY:

The methodology adopted for the present investigation can be separated into two parts as: i) Selection of sample growers based on cultivation of variety of fruits & ii) Data analysis by simple statistical techniques and interpretation of results.

DISCUSSION

As stated earlier, existing marketing system for fruits is not conducive for their increased production. This is because of long distances between production and consumption regions that involve a large number of intermediaries who ripe the maximum share of consumer prices. Subsequently, growers get relatively marginal benefits over the cost incur by them for producing fruits (Ladaniya and et. al.2003). Therefore, it is necessary to improve the efficiency of marketing by minimizing the intermediaries between the actual buyer and the seller (Chand, R. 2016). In this perspective, the section below presents an overview of activities of intermediaries; those are taking part in the trade of fruit marketing of the Maharashtra state.

INTERMEDIARIES IN FRUIT MARKET:**1. Pre-harvest Contractors:**

During the mid-growing season, the local contractors and farmers negotiate for the trade of pomegranate fruit. As per oral agreements the growers perform intercultural practices up to the harvesting of fruits. The long term trade links helped the producers also to borrow money from the pre-harvest contractors whenever required. They had faith on each other and maintaining the goodwill. However, contractors make more profit compared to orchardists due to better contacts in incountry markets as well as by diversification of produce to different markets.

About 11.38% respondents sold their produce to pre-harvest contractors with mutually convenient terms and conditions. But it is forced type of sale. The growers were bound to sell their produce to a particular agent. The pre-harvest contractors distribute advance moneys among growers to ensure business for his side and they always paid to grower the lower rates (Rs. 5 -10 kg⁻¹) than the prevailing market rates.

2. Private Traders:

During peak harvesting periods, the private traders or their representative from national market places like Delhi, Kanpur, Kolkata, Ahmadabad, Surat, Baroda, Bhopal, Zhansi and Indore are staying in villages of the study region. Local youths so called as 'pilots' are employed by these traders either on daily wages or monthly basis or sometimes after final dealing (per kilogram of produce). These pilots function as guide and help the traders in dealing with producers as well as for moving from one village to another in search of the produce.

Taking into consideration the quality and quantity of fruits, traders offer certain buying price per kg of fruits; excluding underweight, cracked and blemished fruits. The growers negotiate with offered prices and then decide whether to deal with trader or not. In such cases availability of fruits in the region, quantity of arrival, current prices in local and destination market are important price determining factors.

This type of marketing is most popular in the study area known as 'on farm sale of fruits', which saves the expense of grower on marketing of fruits. The yield is procured by trader so he

arranges for harvesting, sorting, packing and transporting boxes up to the desired national market places. The payment of bill to grower is made immediately on the same day of harvesting. About 20.94% respondents sold their produce to private traders on the farm.

3. Commission Agents:

Locally, they are known as, 'Dalal', who arranges for auctioning the produce at the market places. The growers sell their produce through a commission agent in the market place. After weighing the produce, they pay the bill so called 'Patti'. It consists details of their commission charges at the rate of 6% and another 4% market charge deducted from the total amount of the produce.

Although the open auction system is widely considered to be superior to other systems but growers complained that is a false type of competition. (Gulati, A. 2012). There is unity among fruit agents who decide the prices by mutual understanding prior to commencing to open auction. And they do not offer better prices for the fruits. Many commission agents also perform the function of wholesalers and therefore obtain more profits in the trade of fruits.

4. Wholesalers:

The most common intermediaries in a distribution channel are fruit wholesalers, who got a key position in fruit marketing. (Mookherjee, D., 2016). They purchase produce either from commission agents or directly from the producers in the market. Local wholesalers also play the role of commission agent as well as broker (Singh, S., 2015). Some wholesalers have their stalls in retail or terminal markets. They can be classified as:

- Local wholesalers supplies fruits to the local retailer.
- Provincial wholesalers also referred as distributor who sells fruits to retailers at district or state places.
- National wholesalers are involved in distributing goods all over the nation.
- Sub wholesalers are smaller wholesalers, who work under large wholesaler.

5. Retailer:

The retailer is an ultimate node in the chain of the middleman, who directly sells to the consumers. The retailer is a trader who either owns a stall or hawks but dealings directly with the wholesalers. He purchases very small quantities of fruits early in the morning and sell it out during the remaining day. Sometimes they also purchase fruits directly from the producer. The retailers are spread all over the markets in cities and towns. The retailer takes maximum profit in fruit trade and their share in consumer's rupee is higher.

6. Co-operative Marketing Society:

In order to improve marketing efficiency and reduce the number of middlemen the co-operative societies of growers have been formed in Solapur District of Maharashtra. These societies act themselves as middleman and charge their commission after marketing of the produce. In other words, It work as a redistributing center for selling the produce in national and international markets. They arrange for assembling of the fruits and transport of the same to the distant markets. They have good contacts with wholesalers, commission agent and retailers.

Table 1. Market Channel Wise Distribution of Sample Growers

Channel Number	Intermediaries in Channel	No. of respondents				Percent of Respondents
		Small	Medium	Large	Total	
I	Producer - Private traders -Wholesaler at national market - Retailer – Consumer	38	46	30	114	31.40
II	Producer - Wholesaler at tehsil market - Retailer - Consumer	55	24	13	92	25.34
III	Producer - Wholesaler at district market - Retailer - Consumer	33	26	18	77	21.21
IV	Producer - Pre-harvest contractor - Wholesaler at national market - Retailer -Consumer	31	17	13	61	16.80
V	Producer - Local commission agent - Wholesaler national market - Retailer - Consumer	08	04	02	14	03.84
VI	Producer - Wholesaler at distant market - Retailer - Consumer	00	01	04	05	01.36
	Total	165	118	80	363	100.00

(Source: Compiled by researcher)

CONCLUSION:

Finally, it can be concluded that the respondents did not follow the same channel to sale their produce. Because, there are advantages and disadvantages in following any channel. And from the study area over 95% of produce is marketed through local channels by on farm sale to private traders or pre harvest contractors and local markets within district. These are more accepted channels by growers in all types of orchard holdings in the study area. In contrast, distant places like state or national markets are generally avoided by growers. Similarly, organized type of marketing by forming groups of growers or co-operative society and linking it to distant market places is almost absent in the study area.

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‘SPECTRUM OF DIGITAL EDUCATION’

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ABSTRACT:

Digital education is need of an hour. During covid -19 pandemic and even during new normal digital education helped students and teachers community to continue teaching-learning process. All sectors were affected due to pandemic but digital education helped education sector to avoid loss. In the pre-pandemic period, mobiles, laptops, I phones were used for mere entertainment purposes, but during the lockdown period, they proved as learning measures. In the beginning, students and even teachers were unaware of the effectiveness of online lectures, but gradually students became accustomed, and teachers started teaching with innovative methods. Creativity was also channelized as students started learning with new approaches. Teachers and students both faced number of challenges but still they could save the loss of learning with the help of digital education. This paper analyses feedback of students and teachers regarding online teaching-learning.

KEY WORDS- Digital Education, challenges faced by students, teachers

INTRODUCTION-

India has been a centre of knowledge in past. Takshashila, Nalanda, Banaras were world famous ancient Indian Universities for skill based higher education. Gurukul system was the unique feature of Indian Education system. With mere observation students used to learn communication skills, professional skills and life skills. Ancient Indian education system was based on ‘Maukhiki Parampara’. Knowledge was transferred from one generation to the other in the chest form for ages together. Even after the successive invasions of intruders vedic literature remained safe because it was preserved in the brains and hearts. Changed time brought the changes in education system. British rule destroyed the traditional Indian Education System and introduced Macaulay system which was suitable for British Government. In the first phase as British were ruling India, they were least interested in providing Quality education to make world-class citizens. They were in need of ordinary clerks, therefore during that time no special attention was paid towards education.

In the second phase as we got independence, a separate ministry was set up for education.

Dr. S. Radhakrishnan, second president of India and the great educationist used to say: “The end-product of education should be a free creative man, who can battle against historical circumstances and adversities of nature.”¹ which highlights his motto. Obviously the education policy which was framed for India became ideal. Policy and objectives were no doubt good but unfortunately it could not be implemented properly and 100% literacy mere remain dream. Various Education commissions were set up to spread quality education which gave new dimensions to Indian Education System. In post independence period also the same system was continued.

It is said in Sanskrit

नावीन्येन वर्धते ज्ञानं
तेनैव वर्धते यशं !
तेनैव वर्धते ख्यातिः
अतो प्राधान्येन नावीन्यम् !!

Innovation enhances scope of knowledge, success and fame. Therefore, innovation should be preferred. It was observed in Indian economy after 1991. Liberalization, Privatization and Globalization transformed Indian Education system. After globalization technology brought revolutionary changes like digital education. Digital education is the innovative incorporation of modern technology and digital tools to assist the progress of teaching and learning. It is also known as Technology Enhanced Learning (TEL), digital learning, or e-learning.²

Covid -19 pandemic made online education compulsory. It taught a lesson to teachers and students community that hereafter digital education will not be a choice. This paper is an effort to review students and teachers experiences regarding digital education.

OBJECTIVE- To study the effects of digital education

HYPOTHESIS- Digital education makes learning process effective.

LIMITATIONS-

1. The scope of the study is limited to 100 undergraduate students and 10 college teachers from Nashik city.
2. Observations are based on the information provided by the respondents.
3. Findings may not be generalized.

METHODOLOGY-

Primary data is collected through an online survey of 100 Undergraduate students and 10 college Teachers from Nashik City. Spectrum of Digital Education indicates various aspects. Academic, health, psychological and social aspects are significant. For almost two years digital education system was implemented everywhere. Therefore, it is important to know the feedback of students and teachers regarding online teaching- learning. Mixed responses were received by the student respondents when it was asked how they find online learning. The majority (62.30%) of respondents said it is interesting. 9.40% of students consider it entertaining, 13.20% boring, and 15.10% stressful.

Table No. 1 Classification of respondents on the basis of experience of online learning

Experience of online learning	Percentage
Interesting	62.30%
Entertaining	9.40%
Boring	13.20%
Stressful	15.10%

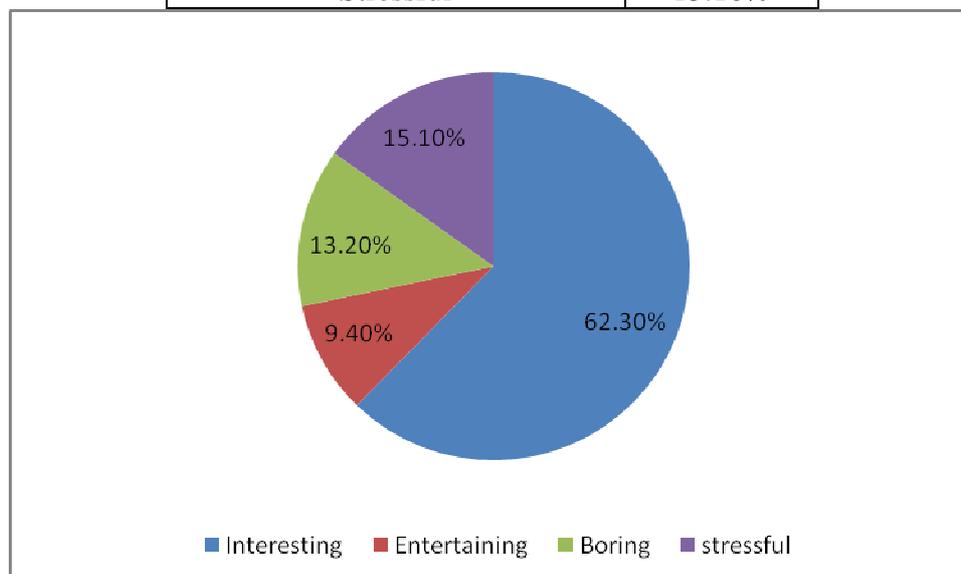
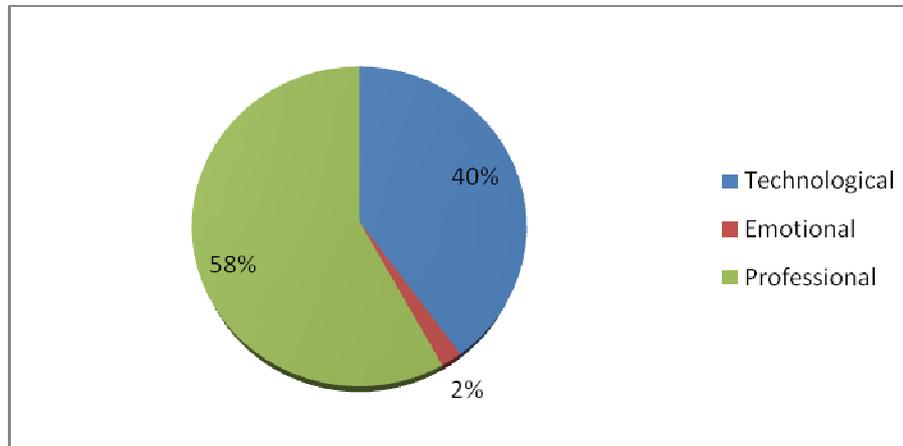


Table No. 2 Classification of challenges faced by college teachers

Technological	40%
Emotional	2%
Professional	58%



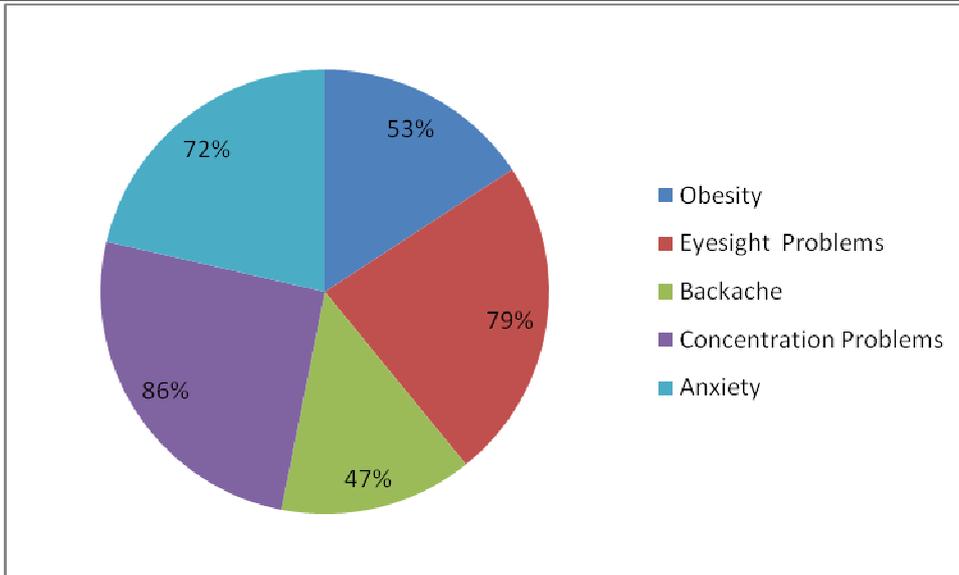
Technological, emotional and professional challenges were faced by teachers. Especially senior teachers faced technological problems as they were not acquainted with online teaching methods. As many colleges implemented half salary strategy it was difficult for many teachers to manage their livelihood. Lady teachers struggled with work-life balance. Many of them faced family problems as they used to conduct their classes in home surrounded by their family members.

When it was asked whether Online Teaching was hectic and stressful 50% said that online teaching was really very hectic and stress full due to maintaining attendance online record, preparation of lectures, presentations, increased screen time, recurring health issues. 50% teachers enjoyed online teaching. They considered it very interesting, innovative and joyful.

Respondents shared their health problems created due to digital education as per the following details.

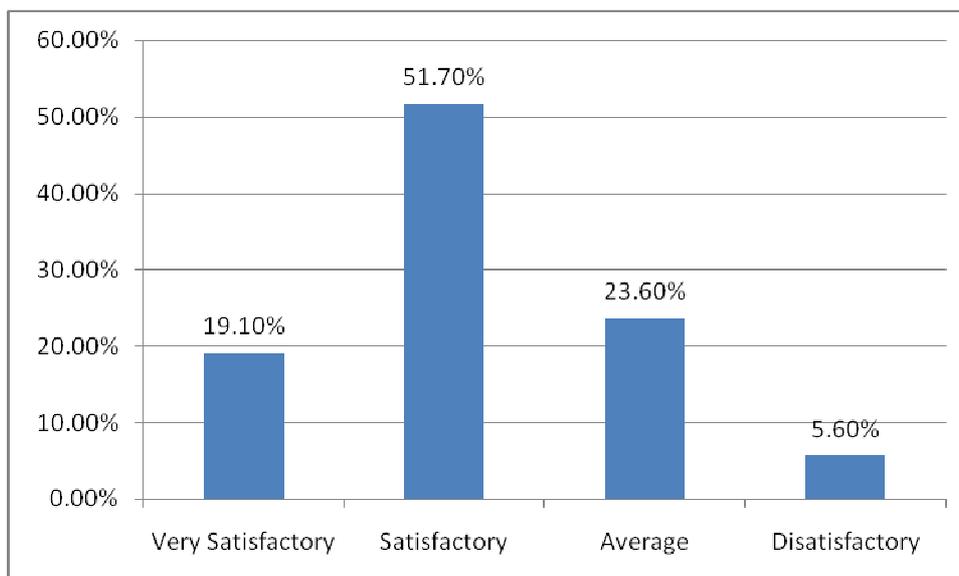
Table No.3 Classification of health problems faced by respondents

Health Problems	Percentage
Obesity	53%
Eyesight Problems	79%
Backache	47
Concentration Problems	86%
Anxiety	72%



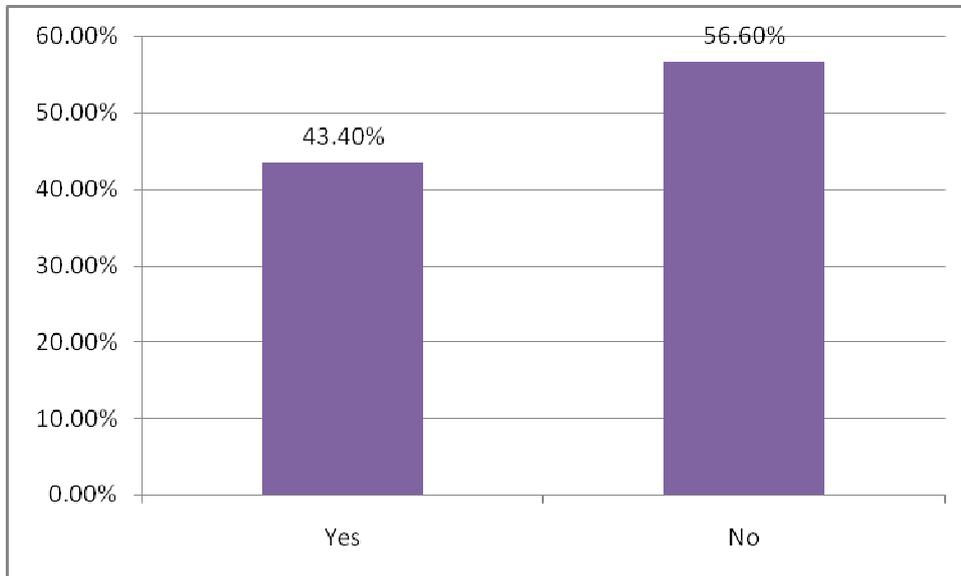
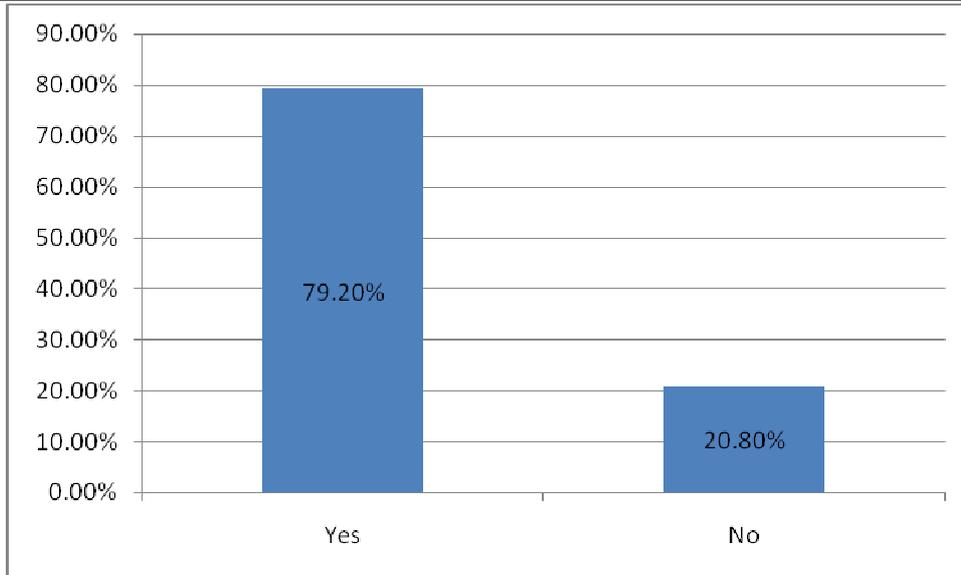
Tale No. 4 Online learning experiences shared by students

Very Satisfactory	19.1%
Satisfactory	51.7%
Average	23.6%
Dissatisfactory	5.6%

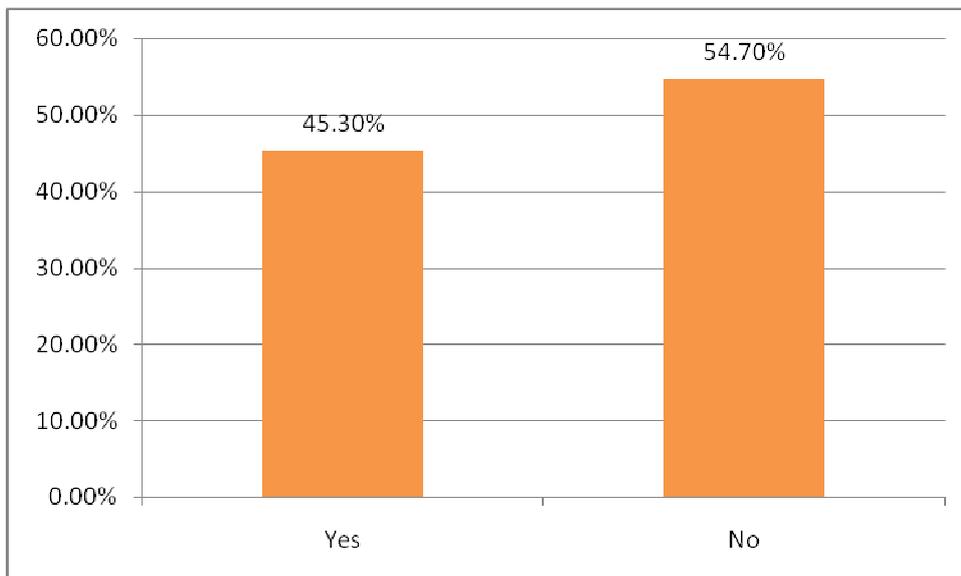


Students shared their experiences of online learning. 51.70% students are satisfied with online learning. 19.10% found it very satisfactory. 23.60% respondents consider online learning average. Only 5.60% students are dissatisfied. When it was asked to respondents,

“Whether online learning enhanced regular screen time?” 79.20% said yes, but 20.80% did not agree with it. They think it is a matter of self-control.



67.90% of students find online learning mechanical as it lacks face-to-face human interaction
 .32.10% of students are ok with it.



When students were asked about the effects of online learning on their creativity, 45.30% said online learning restricts creativity, but 54.70% do not think so. They believe in themselves. They believe creativity is original and nothing can harm it.

Following are the observations of this study.

OBSERVATIONS-

1. Students and teachers community accepted digital education system and continued teaching-learning process during pandemic and even new normal.
2. Online teaching was hectic and stressful for teachers but irrespective of all odds teachers helped their students in learning.
3. Digital education creates health issues. Respondents complained about the health problems like eye sight problem, backache, obesity, concentration problem and anxiety.
4. Majority students found digital education interesting that is a positive sign.
5. Though there are some problems, still majority students are satisfied with online learning.
6. Teachers tried their level best to search innovative teaching methods for making teaching interesting.
7. Digital education saves travel time and also saves travel expenses.
8. It provides perfect mobility to students and teachers.
9. Audio-visual presentations are more effective.
10. It is comfortable and convenient for both students and teachers.
11. Speed of learning is enhanced with Digital Education.
12. Network issue is a big obstacle in digital education.
13. Online learning creates a sense of isolation.
14. It is really painful that poor students who cannot afford laptops or smartphones have to either request friends or have to miss the class.
15. Psychological health is affected.
16. Students become Lazy, as a lot of information, the study material is available at the fingertip.
17. Teachers face the problems of technological issues, increased screen time, hectic schedules, and hurdles in work-life balance.

CONCLUSION-

Digital education is very significant in modern times as it is proved effective during pandemic. There are some drawbacks of digital education but can be overcome with consistent efforts and strong desire of students and teachers.

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NEW AGRICULTURAL STRATEGY OF INDIA

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INTRODUCTION

If the process of economic growth is to begin and to be self-sustained, it must begin with the rural areas in general and agriculture in particular. Agriculture in India is playing an indispensable role in the economic and sustainable development of nation. Indian industries depend upon agriculture for raw materials as well as for the sale of finished products. Success of our plans to a greater extent depends upon the progress of agricultural sector. Changes in agricultural production have significant implications in the agriculturally dominant economy of India. There is growing demand for agricultural products in India over time due to rapid increase in population. If agricultural production does not rise proportionately, it will adversely affect the economic growth and people have to face trouble. Thus there is the need of New Agricultural Strategy in agricultural practices to ensure the sustainable development of country

KEYWORDS: Economic, Agriculture, Strategy, Sustainable Development

OBJECTIVES OF STUDY

- 1) To study the Overview of Features of New Agricultural Strategy of India.
- 2) To study the main favourable impact of Green Revolution on Agriculture in India.
- 3) To study the unfavorable effects of Green Revolution on Agriculture in India.

LIMITATION OF RESEARCH

Research subject is limited to “New Agricultural Strategy of India”

RESEARCH METHODOLOGY

The present research paper is a study of “New Agricultural Strategy of India” based on secondary data collected from the published research paper, report and individuals in India. Specifically, the secondary sources include journals and Information is collected from various authentic websites.

FEATURES OF NEW AGRICULTURAL STRATEGY OF INDIA

The following points highlight the top ten features of new agricultural strategy of India.

1. Consolidation of Land Holdings:

A Land ownership right to the tillers and basic forward outlook Punjab farmers was the basic reason for providing ground to the green revolution in the northern India.

2. Improved Variety of Seeds:

Agricultural revolution is primarily due to the miracle of improved varieties of seeds which have increased yields per acre.

3. Greater Intensity of Cropping:

The new agricultural strategy is not only concerned with higher yield but also with greater intensity of cropping. Therefore, new crop rotations have been made possible by developing short duration varieties of paddy, jowar, bajra and maize which are suited to different agro-climatic conditions. In the same way, other crops like barley, oilseed, potato and vegetables have also been considered for rotation.

4. Extension of Irrigation:

In the areas, where new agricultural strategy is being applied, irrigation facilities are speedily being expanded to assure the adequate water supply. During the last 10-12 years, there has occurred a remarkable growth of tube-wells, pump-sets etc.

5. Modern Farm Machinery:

Modern farm machinery like tractors, harvesters, pumping sets, tube-well, etc. are being increasingly used and are replacing the bullocks. Being, time saving, use of modern machinery in agriculture is conducive to multiple cropping. Because of accuracy and timelines of use of inputs by machines, the costs have been reduced.

6. Role of Public Institutions:

Several new public institutions like National Seeds Corporation, Agro Industries Corporations, National Co-operative Development Corporation etc. have been set up to promote services to the cultivators at door steps. Moreover, they have been provided with sufficient funds to lend liberal loans to peasants to adopt latest farm technology.

7. Package of Inputs:

The main thrust of the new agricultural strategy is the application of the package of improved practices. In other words, it aimed at making the cultivators to adopt simultaneously all the elements needed for augmenting production. The main constituents of the package practices are improved seed, fertilizers, plant protection measures and water use etc.

8. Guaranteed Minimum Prices:

The guaranteed minimum prices have been given due recognition as an incentive to agricultural production. Support price policy for food-grains was adopted in 1964 throughout the country. In order to advice the govt. for suitable price policies for agriculture, Agricultural Price Commission was set up in the subsequent years. Similarly, Food Corporation of India was also set up to purchase food-grains.

9. Agricultural Research and Education:

A number of measures have been adopted in this direction of facilitate organization and development of agricultural research. The Indian Council of Agricultural Research was reorganized in 1965. Agricultural Universities have been set up in most of the states which were conceived as combining the function of education, research and extension.

States Agro Industries Corporation has been set up to motivate the cultivators for the application of improved inputs and infrastructure and further to Co-ordinate the demand with production, quality control and distribution of supporting services.

10. Plant Protection Measures:

As pests and diseases have been causing severe damage to crops, plant protection has been considered another major component of new agricultural strategy. This programme includes seeds treatment, intensive aerial and ground spraying against insects, weed control and rodent control.

THE MAIN FAVOURABLE IMPACT OF GREEN REVOLUTION ON AGRICULTURE IN INDIA

1. Increase in Agricultural Production:

The direct impact of new agricultural strategy/green revolution is the sharp increase in agricultural production. Among all crops, the production of wheat has made spectacular increase after the inception of green revolution.

2. Change in Attitude:

Another healthy contribution of green revolution is the change in the attitude of the peasants in those areas where the modern technology was brought into practice. Indian farmers have now shown their intelligence to adopt latest techniques of production. Now agriculture is not a source of livelihood but it is an industry.

3. Enlargement of Production Function:

The new agricultural strategy (green revolution) has proved that more can be produced with the same resources. This enlargement of production possibilities has led many to speculate. Thus, the new technology possesses an expansionary content. The reason is very simple that 'fertilizer saves us from at least one natural limitation of crop production, i.e., the supply of nutrients from soil.

4. Impact on Employment:

New agricultural strategy is followed by the application of water, fertilizer and other inputs. The associated industries have created quite a large volume of transportation, marketing and food processing requirements. As a result it has helped to generate additional employment opportunities both in agricultural and non-agricultural sectors.

5. Shift from Traditional Agriculture:

A revolutionary impact of green revolution/modern agricultural techniques is that it has broken away from the old and outdated traditional practices. It has paved the way to latest and modern technology to raise the productivity per unit of land, per unit of man. With the adoption of high yielding varieties of seeds, chemical fertilizer and irrigation, the production has risen to a record level.

6. Significant Change in Cropping Pattern:

The green revolution/new agricultural strategy has helped to a greater extent to make significant changes in cropping pattern. In the pre-green revolution period, we have hardly two main crops (wheat and maize) and cereals remained stagnant. But new strategy has ushered the new trend and new cropping pattern emerged in the country. New farmers are keenly interested to grow oilseeds, pulses, cereals and other commercial crops.

7. Prosperity of Farmers:

Green Revolution has improved the economic lot of the farmers. Their standard of living has greatly improved. Agriculture has emerged as a lucrative occupation.

8. Reduction in Import of Food grains:

Green Revolution has given a breathing time. Consequently, there will be relief from the anxiety of food shortage and the planners will concentrate more on Indian plans.

THE UNFAVORABLE EFFECTS OF GREEN REVOLUTION ON AGRICULTURE IN INDIA

The green revolution/new agricultural strategy has changed the face of rural areas by raising production and generating more farm income. But it has harmful impact also. Let us explain these impacts in detail.

1. Personal Inequalities:

Technological changes in agriculture have not only promoted the inequalities but it has also widened the existing gulf between rich and poor lots in the rural sector of the economy.

2. Regional Inequalities:

Another harmful impact of new agricultural strategy/green revolution is that it has promoted inequalities among different regions of the country.

In fact the impact of green revolution is limited to only a few regions while other regions are not aware of new agricultural strategy. These regions are Punjab, Haryana and Western Uttar Pradesh. The rest of the country remained untouched by this effect.

3. New Technology not readily Available:

The new technology/green revolution requires the knowledge of its application. In case of Indian farmers they are losers. Most of the farmers are uneducated and illiterate. They use old modes of production. On the contrary, big farmers have maintained contracts to get these services.

4. Costly Affair:

The adoption of new technology is a costly affair than the traditional method of cultivation. In the traditional agriculture except land and bullock power other inputs are least expensive. But, inputs in case of modern technology are very costly. Indian farmers being poor are not in a position to buy these expensive inputs like pumping sets, manure and fertilizers etc. The use of these inputs is not possible without credit facilities.

5. Growth of Capitalistic Farming:

The new technology has given stimulus to capitalistic farming. The new technology needed heavy doses of investment in seeds, fertilizer, tube well and machinery etc. which are beyond the capacity of small and marginal farmers.

In India, there are about 81 million farm household but only 6 per cent big farmers who account for 40 percent of land make heavy investment in the installation of tube well, pump-sets etc. In this way, we can say that new technology has encouraged the growth of capitalistic farming.

6. Displacement of Labour:

It is felt that new agricultural strategy green revolution has led to displacement of labour. Thus, green revolution has displaced human and bullock labour by inducting mechanization.

CONCLUSION

In the country like India, the maintenance of food security and management of surplus food grains are equally important. It is also argued that food security in India is only notional despite maintaining a food grain buffer stock. As the purchasing capacity of all the buyers is not at par with the prices at which the food grains are marketed in many parts of the country, thus an arrangement has to be made by the government to meet such gap. Moreover, the production system in the country is also not a balanced one. As the country self-sufficient in respect of wheat and rice but the country is still deficient in pulses and vegetable oil, reflected in import of huge quantities of oils and pulses in recent past. Similarly, production and access to vegetables, fruits and livestock products, which are also important contributors to food security, have not received as much attention as they deserve. Thus the biggest challenge faced by the agricultural sector in India is to diversify from wheat and rice to millets, pulses and vegetables.

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EMPOWERMENT OF AGRICULTURE WOMEN IN TIRUNELVELI DISTRICT-A STUDY

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People are the real wealth of a nation. The basic objective of development is to create an enabling environment for people to live long, healthy and creative lives. This may appear to be a simple truth. But it is often forgotten in the immediate concern with the accumulation of commodities and financial wealth. The expansion of output and wealth is only a means. The end of development must be human well-being. Human development is a process of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Agriculture is still the single largest livelihood system in Asia, employing nearly 60 per cent of the work force. It is not only the main source of employment, income and food for over 70 per cent of the population, but it is also the main 'culture' for rural families. It is reported that 79 per cent of rural women are involved in agriculture of which 36% are cultivators and 43 % work as agriculture labourer. That woman play a significant and crucial role in agriculture and allied fields, is a fact long taken for granted and also ignored. By and large they have remained "invisible workers". Because of low "visibility of their contributions, they are not regarded as equal partners in the developmental process.

EMPOWERMENT OF WOMEN:

The issue of women empowerment is a little complex and multidimensional. Besides, providing rights and creating awareness do not solve the problem of women. The development programmes and policies, which aim at women empowerment, should categorize women based on their age, caste, class, region, education, etc as they are not a homogeneous group which aims at empowerment.

And hence Empowerment of Women may be focused in its Dimensional aspects like.

- Education
- Training
- Employment

'In order to awaken people, it is the woman who has to be awakened, once she moves, the country moves and thus we build the India tomorrow.'

Pandit Jawaharlal Nehru

OBJECTIVES OF THE STUDY:

1. To understand the current socio-economic status of agriculture women in the study area.
2. To compare the status of farm women before and after watershed programme in the study area.

HYPOTHESIS:

1. There is no association between participation of farm women in decision making and empowerment.
2. Employment of farm women is highly significant to determine their empowerment.

METHODS AND MATERIALS:

1. The present study is a special attempt to scrutinize the empowerment of farm women in Tirunelveli District.

SAMPLE DESIGN:

As the study is attempted to assess the empowerment of farm women particularly those who are involved in the watershed development programmes in Tirunelveli District, to observe the data from the respondents **Random Sampling Method** has been administered and the ultimate sample size is 400 farm women.

COLLECTION OF DATA:

The present study utilized both primary and secondary data. Primary data have been collected from the selected sample respondents using face to face interview method by interview schedule. To understand the ground reality, the researcher has adopted the observation method, which is very useful to collect some key aspects about the study area as well as about the sample. The variables include, age, education, religion, caste, family structure, nature of house, land owned, accessibility of finance and information, participation in various organizations and programmes and impact of watershed development programmes on income, employment, awareness and some other areas. Secondary data for this study have been collected for the period of one decade from the documents published by various institutions; periodical magazines, journals, newspaper, and websites which includes, main workers, marginal workers, cultivators, agricultural labors, and women agricultural labour for different state and different regions.

TOOLS FOR DATA ANALYSIS:

The collected data have been computerized and prepared as simple and cross tables. With the help of SPSS (Statistical Package for Social Sciences) some statistical tools like mean difference, correlation, trend analysis and ANOVA, have been used to touch the objectives and justify the framed hypothesis.

EMPOWERMENT OF WOMEN:

The following aspects lead to empowerment of women:

- Recognizing women's contribution and women's knowledge
- Helping women fight their own fears and feelings of inadequacy and inferiority.
- Women enhancing their self-respect and self-dignity.
- Women controlling their own bodies.
- Women becoming economically independent and self-reliant.
- Women controlling resources like land and property.
- Reducing women's burden of work, especially at home.
- Creating and strengthening women's group and organization.

Promoting qualities of nurturing, caring, gentleness

TOTAL EARNING PERSONS IN THE FAMILY

At times, as source of income for families, a single female number earns and others do not. This aspect among the samples is dealt below:

Table: 1 Caste wise Distribution of Sample respondents by number of females Total earning persons in the family

	Total earning persons in the family			Total
	No earning person	One earning person	Two earning persons	
BC	147	65	47	259
	56.8%	25.1%	18.1%	100.0%
MBC	75	5	10	90
	83.3%	5.6%	11.1%	100.0%
SC/ST	47	0	4	51
	92.2%	.0%	7.8%	100.0%
Total	269	70	61	400
	67.3%	17.5%	15.3%	100.0%

Source: Computed from primary data

Table 1 shows that among the families 56.8 percent BC; 83.3 percent MBC and 92.2 percent respectively have no earning person. In the grand total, this works out 67.3 percent. There are one female and this, earning family on the basis of BCs, MBCs and SC/STs are 25.1 percent, 5.6 percent and 0 percent respectively. There are two earning female members in the total number of persons in a family and it work out to 18.1 percent; 11.1 percent and 7.8 percent respectively. In the total this group forms 15.3 percent, only the least.

LEVEL OF TECHNICAL KNOWLEDGE OF FARM WOMEN:

A knowledgeable person is capable of clear and balanced thinking. He is able to take right decisions at the appropriate time. This scheme under study enriches farm women with knowledge by way of different extension strategies. It was therefore hypothesized that the beneficiary farm women with higher level of knowledge about agriculture, are likely to participate more in decision making process and are also better empowered.

The technical knowledge of farm women especially about women in farm activities were measured by computing the knowledge score. The data were collected on 10 statements (questions). If the farm women has given correct answer to any sub questioners under the head, the 'two' score was given and 'one' score was given for partial correct answer and 'zero' score was given for those who had given for those who had given incorrect and no answer. Accordingly, the total knowledge score of an individual farm woman for all 10 statements was worked out. The maximum possible score of individual farm women was 20.

In order to determine the level of knowledge of farm women, a Knowledge Index was calculated by using the following formula (Deepti, 2002);

$$\text{Knowledge Index} = \frac{\text{Knowledgescore for all correct answers}}{\text{Maximum possible knowledgescore of respondents from women}} \times 100$$

On the basis of score earned, farm women were categorized into the following three groups;

- (a) Farm women with low knowledge : Knowledge Index up to 12
 (b) Farm women with medium knowledge : Knowledge Index between 14 to 18

(c) Farm women with high knowledge : Knowledge Index 18 & above

Knowledge Index of the farm women in the study area:

Sl. No.	Level of Knowledge	Before	After
(a)	Low knowledge	247	158
(b)	Medium knowledge	105	169
(c)	High knowledge	48	73

The table enlightens the fact that the score earned by the women sample is an indicator of the level of knowledge to enrich them towards empowerment. It is very interesting to note that there were 247 women with low knowledge, but after being the beneficiary of the watershed Development Programme, they had been empowered with more knowledge and that number considerably decreased to 158. The group of women with medium knowledge had been increased from 105 to 169. The same trend is also found in case of women with high knowledge. It also increased to 73 from 48.

An attempt had been to understand the supportive factors that helped farm women to enable with current knowledge in farm activates. There varied factors contributes differently towards the empowerment of farm women especially in improving their knowledge.

CONCLUSION:

There is a need to ensure that women do not become overwhelmed by schemes and programmes focused at them and are not persuaded to participate simply for short-term incentives (wage labour), but are able to make informed choices about what is best for them and their families. That remains the big challenge. The empowerment of women thorough activities that bring them sustainable economic independence and provide them with a ‘voice’ can help to shift the socio-economic cultural and political norms which prevent the effective implementation of legislation which supports their right to land and property and the status that goes with those rights. Economic independence of women would accelerate the improvement of the status of women. Government would endeavor to give joint title to husband and wife in the development activities involving transfer of assets.

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EMPLOYMENT OPPORTUNITIES IN PRINT & DIGITAL MEDIA

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“Media is an ever-present feature of modern life.”

ABSTRACT:

The term "fourth estate" is frequently used to describe the media. The concept relates to the four pillars of democracy, with the media serving as the fourth and most crucial pillar. As we know that Media is the communication outlets or tools used to store and deliver information or data. Print media is one of the oldest and basic forms of mass communication. It includes newspapers, weeklies, Magazines, monthlies and other forms of printed journals. Information can be exchanged in a variety of formats thanks to digital media. Print media refers to means of mass communication that take the form of printed publications such as newspapers and magazines. As a result, "the campaign is currently being promoted in print media." Billboards, cards, newspapers, newspaper inserts, magazines, and printed material distributed through the mail, as well as pamphlets, fliers, bumper stickers, periodicals, websites, electronic mail, yard signs, and outdoor advertising facilities, are all examples of print media. A broadcast medium, which includes films, radio, recorded music, and television, communicate information electronically. Internet and mobile mass communication are both examples of digital media. Email, social media sites, websites, and Internet-based radio and television are examples of Internet media. Many different forms of mass media have a web presence, for example, by linking to or showing TV advertising online, or by distributing QR codes in outdoor or print media to guide mobile users to a website. The whole world become as a global village due to digitalization.

KEY WORDS: Employment, Media, Print Media, Digital Media, social media, Career opportunities, Global Village.

INTRODUCTION:

The term "fourth estate" is frequently used to describe the media. The concept relates to the four pillars of democracy, with the media serving as the fourth and most crucial pillar. A robust and free media have been regarded to be crucial ingredients for a successful democracy ever since many countries embraced democratic standards of governance. This is because, in any democracy, there must be a channel through which the authorities and their acts may be criticised and remarked on. In India, the media plays a critical role in democracy and everyday life.

As we know that Media is the communication outlets or tools used to store and deliver information or data. Print media is one of the oldest and basic forms of mass communication. It includes newspapers, weeklies, Magazines, monthlies and other forms of printed journals. A basic understanding of the print media is essential in the study of mass Communication. The contribution of print media in providing information and transfer of knowledge is remarkable. Even after the advent of electronic

Print media, in particular, has not lost its allure or relevance. With more in-depth reporting and analysis, print media has the advantage of leaving a longer impression on the reader's mind. And digital media refers to any kind of communication that uses one or more encoded machine-readable data formats.

Information can be exchanged in a variety of formats thanks to digital media. The data can be used for a variety of purposes, including amusement, illustration, and communication. Digital media is made up of digital data that has been processed electronically, saved as a file, and transported between computers and networks.

PRINT & DIGITAL MEDIA:

The term "media" refers to a wide range of media technologies that use mass communication to reach a broad audience. There are a multitude of outlets through which this communication is carried out. As a result, there are two sorts of media:

- 1) Newspapers and magazines
- 2) Electronic Media

1) PRINT MEDIA:

Print media refers to means of mass communication that take the form of printed publications such as newspapers and magazines. As a result, "the campaign is currently being promoted in print media." Billboards, cards, newspapers, newspaper inserts, magazines, and printed material distributed through the mail, as well as pamphlets, fliers, bumper stickers, periodicals, websites, electronic mail, yard signs, and outdoor advertising facilities, are all examples of print media.

VARIOUS OPTIONS CAN BE ACHIEVED IN THE PRINT MEDIA, WHICH ARE LISTED BELOW:

- Chief Editor.
- Senior Editor
- Sub-Editors.
- Reporter.
- Correspondent.
- Associate Editor.
- Assistant Editor.
- Artist.

**Means of Print Media****2) DIGITAL MEDIA:**

A broadcast medium, which includes films, radio, recorded music, and television, communicate information electronically. Internet and mobile mass communication are both examples of digital media. Email, social media sites, websites, and Internet-based radio and television are examples of Internet media. Many different forms of mass media have a web presence, for example, by linking to or showing TV advertising online, or by distributing QR codes in outdoor or print media to guide mobile users to a website. We can take advantage of the Internet's easy accessibility and outreach capabilities in this way, broadcasting information to many different parts of the world simultaneously and cost-effectively. Advertising, billboards, blimps, and flying billboards (signs in tow of airplanes) are examples of outdoor media that transmit information. Placards or kiosks, signs, or skywriting displayed inside and outside buses, commercial



PRINT JOURNALISM:

India's newspapers are still going strong. They are well-known brands that provide excellent work prospects. You can work your way up from reporter to copy editor. A bachelor's degree in mass communications is required.

DIGITAL PHOTOGRAPHY:

If you enjoy photography and want to work in a fast-paced environment, this is the profession for you. As a news photographer, you not only get to witness history being made, but you also get to document it. You may potentially work for an advertising agency and establish a reputation as a product photographer.

RADIO:

An RJ job requires a bachelor's degree in mass communication. All you'll need is a strong voice, wit, and the ability to think quickly. You'll be a popular radio host with a large following.

TELEVISION JOURNALISM:

Journalism graduates can pursue a variety of occupations. If you enjoy being in front of the camera, you could become a celebrity reporter or anchor. Those seeking less sedentary work can work as Editors in television newsrooms, helping to shape news broadcasts.

Advertising is a field for those with a creative bent. You can produce ad content that sticks with people for decades; you can plan and execute campaigns; and you can persuade corporate clients to give you their advertising campaign. It's a high-octane career with a variety of high-paying opportunities.

Public Relations:

There was a period when few people dared to enter the area of public relations. It has now turned into an exciting vocation that pays well and brings a lot of satisfaction. You not only work directly with the CEO and top management to establish a great image for your organisation, but you also work closely with them.

WEB JOURNALISM:

It is a new field that mass communication graduates are interested in. It necessitates new types of writing and editing abilities, and it is ideal for grads who enjoy spending time online. Reporters and copy editors are required on the web, just as they are in print.

Social Media:

This is a job for the new generation of people who grew up with social media platforms. If you spend 12 to 14 hours a day on Facebook, Twitter, and YouTube, you should get a quick bachelor's degree in public communications and pursue a job in social media. Social media is where the most employment is being created. Furthermore, they are well-paying positions.

EVENT MANAGEMENT:

It is another field where there are more job openings than qualified candidates. A bachelor's degree in mass communication can prepare you for a career in this dynamic field.

FILM-MAKING:

This is a challenge for the courageous and the creative. We have the ability to reach dizzying heights or vanish completely. As a result, you must exercise caution when entering the volatile world of film. A degree in mass communications will help us become a dream merchant once more. "The media, if employed positively and constructively, can bring the world to the maximum level of existence," we can simply assert based on the study of media and its types.

CONCLUSION:

By the study of media & its type we can easily say that "The media, if used positively and constructively, can lift the world to the highest level of existence." So, the impact (powerful effect) of the media on the youth should be moral (ethical) and positive. Let the media in all countries join hands to tell others what is useful, beneficial and profitable for the common people. Let them decide together not to mislead, misinform and harm the public. The whole world become as a global village due to digitalization. Thus, Digital media connects people in ways never before possible, enabling users to maintain friendships across time and distance. It enables those who are socially isolated or somehow set apart from their immediate physical community to connect with like-minded or like-situated people. To transfer the knowledge among the people like a piece of cake.

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FOREIGN DIRECT INVESTMENT

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ABSTRACT:

The fast and steadily growing economy of India in majority of its sector, has made India one of the most famous and popular destination in the whole world, for foreign direct investment. According to a recent survey by the United Nations Conference on Trade and Development, India has conspicuously emerged out as the second most popular and preferable destination in the entire world, after china, for highly profitable foreign direct investment. Council of Applied Economic Research,2010. F.D.I. has played an important role in the process of globalization during the past two decades. The rapid expansion of F.D.I. by multinational enterprises (MNEs) since the mid-eighties may be attributed to significant changes in technologies, liberalization of trade and investment regimes and deregulation and privatization of markets in many countries including developing countries like India.

In this paper researchers intend to highlight the Indian scenario of F.D.I., opportunities & challenges before Indian economy and some suggestions for developing retail sector in India.

KEY WORDS: F.D.I., Retail Sector, Foreign investment, Globalization, Growing Economy, Multinational Enterprises (MNEs).

INTRODUCTION:

F.D.I. is an important stimulus for the economic growth of India. India founder member of WTO.WTO agreement includes wholesale and retailing services and all member countries are required to open up the retail trade sector to foreign investment. India is ranked as the third most attractive nation for retail investment, so India allows 51% FDI in multi-brand retail sector and 100% FDI in signal-brand retail sector. This recent FDI policy in retail and multi-brand business will have both challenges and opportunities.

Those who favour FDI argue that it will develop infrastructure like cold storage which will result into less wastage of agricultural produce. It will generate employment opportunities for both educated and un educated as educated people will directly be employed in MNC stores. The foreign money will come in to India which will strengthen our economy. Those who do not favour FDI in retail argue that it can make the small traders from the country disappear and later the MNCs can have their own monopoly in terms of deciding the price putting pressure on farmers in deciding the lower prices of products. The current brief paper reviews the challenges and opportunities of FDI before Indian economy.

DEFINITION OF F.D.I.:

FDI is defined as the net inflows of investment (inflow minus outflow) to acquired a lasting management interest in an enterprises operating in an economy other than that of the investor.

SIGNIFICANCE:

India is developing country whose retail industry is largest industry. So, this policy can solve the problem of capital, employment and raw material also will get the opportunities to develop the economy by foreign retailer.

OBJECTIVE OF STUDY: This study will try to explore the following objectives:-

- To understand the concept of F.D.I.
- To study the Indian scenario of F.D.I.
- To study the challenges and opportunities before Indian economy.
- To give some suggestions for developing retail sector in India.

RESEARCH METHODOLOGY:

The present study is of descriptive type. This research paper is mainly based on secondary data sources. The information has to be collected from different books, Journals, reference book, published data of RBI report, Magazines, Souvenir and Websites is used for the analysis.

THE INDIAN SCENARIO:

With a contribution of 14% to the national GDP and employing 7% of the total work force(only agriculture employs more) in the country, the retail industry is definitely one of the pillars of the Indian economy. India being a signatory to world trade organizations General Agreement on Trade in services, which include wholesale and retailing services, had to open up the retail trade sector to foreign investment. 51% investment in a single brand retail outlet was permitted in 2006. The Union Cabinet on 24 November 2011 approved 51% foreign direct investment(FDI) in multi-brand retail. The cabinet also decided to raise the cap on foreign investment in single-brand retailing to 100% from 51% .An estimated Rs.30-lakh-crore retail sector was thus opened to foreign investors by clearing a bill that allows 51 per cent investment in multi-brand retail. India currently allows 51% foreign investment in single-brand retailers and 100 per cent for wholesale operations but no FDI in multi-brand retail.

F.D.I. OPPORTUNITIES IN INDIAN ECONOMY:**Employment Generation:-**

The entry of multinational retailers will expand the market creating large amount of additional jobs in retail. The employment opportunities will be manager, logistics, sales etc.

Availability of New Technology:-

Developed technology in the global of processing grading handling and packing of goods. Also technical developments in areas like electronic weighing billing, barcode scanning etc.

Consumers Satisfaction:-

Indian consumer will find new world of enjoyment of picking up consumer items to their greatest satisfaction.

Cheaper Production Facilities:-

FDI will ensure better operations in production cycle and distribution. Multinational retailers will often allow discounts on selected items. These items will facilitate the consumers. They can end up with marginal agreement.

Healthy Competition:-

The many multinational corporation will obviously promise intensive competition between the different companies offering their brands in a particular product market and this will result in availability of many varieties reduced prices.

Increase in Efficiency:-

To compete with foreign retailers and organized sector in India will have to work more efficiently. FDI environment will result in increase in their efficiency.

Improvement in Status:-

Life style of living is changing very speedily because of availability of products from global market. This will enhance lifestyle of the consumer ultimately the status of the consumer will improve.

Economic Growth:-

This is one the major sectors, which is enormously benefited from foreign direct investment. A remarkable in flow of FDI in various industrial units in India has boosted the economic life of country.

Along with the above mentioned opportunities the following may be regarded as major common perceived benefits; capital infusion, improvement in supply chain, farmers advantages, stability ,reduce wastage of perishables, brand recognition etc.

F.D.I. Challenges before Indian Economy:

The challenges facing FDI in India are in spite of the more than 100 of fortune 500 companies are already investing in India. In spite of the obvious advantages of FDIs, there are quite a few challenges facing larger FDIs in India, such as:

- The first challenge facing the organized retail sector is the competition from unorganized sector.
- The major challenges facing larger FDI, is the need to speed up the implementation of policies, rules, and regulations.
- Supermarkets will establish their monopoly in the Indian market.
- Work will be done by Indians profit will go to foreigners.
- The support of the political structure has to be there towards the investing countries abroad. This can be worked out when foreign investors put forward their persuasion for increasing FDI capital in various sectors.
- FDI will drain out the country's share of revenue of foreign countries which may cause negative impact on India's overall economy.
- Through FDI in India retail trading business will indirectly or directly contribute for the enhancement of tourism, hospitality and few other industries, the culture of the people in India will slowly be change.
- Lack of proper physical communication facilities.
- Shortage of desirable talent and lack of skilled manpower.
- The inefficiencies in the current supply chain and the presence of numerous intermediaries are difficult to curtail.

Along with the above mentioned opportunities the following regarded as major challenges; Risk and Uncertain, Challenge to sovereignty of nation, Workers are unsecured, profit distribution ration is not fixed.etc.

SUGGESTIONS & RECOMMENDATIONS:

- ❖ Providing industry status is the first basic step needed for reforming the Indian retail sector.
- ❖ The government can provide a single window clearance system. The single window clearance will further streamline license processes associated with the establishment.
- ❖ A reduction in the customs duties relating to consumer items would greatly channelize funds to boost the economy.
- ❖ Formulation of a Model Central Law regarding FDI of Retail Sector.

- ❖ Preparation of a legal and regulatory framework and enforcement mechanism to ensure that large retailers are not able to dislocate small retailers by unfair means.

CONCLUSIONS:

F.D.I. is an important stimulus for the economic growth of India. FDI has helped to raise the output, productivity and employment in some sectors especially in service sector. We hope that the recent measures to open up the economy to FDI will make india a preferred destination and bridge the current account deficit.

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INDIA-RUSSIA RELATIONS; AN ANALYTICAL STUDY

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ABSTRACT:

India and Russia are old friends. During the Cold War, India refused to join either the United States or Russia, and sought to establish a third world power by building a movement of non-aligned nations. The friendship between India and Russia was very close. After the dissolution of Russia, Russia ceased to be a superpower. India became economically strong. India's priorities have also changed in the changing world politics and so the relationship between India and Russia, though not tense, has been somewhat strained. Today, although Russia is not a superpower, its influence in world politics is beginning to be felt. It should not be forgotten that whenever India stood alone on the world stage, Russia strongly supported India. As a loyal friend, Russia is certainly a better friend than the United States.

KEYWORDS: India, Russia, Cold War, United States, superpower, relationship, UN, Make in India,

INTRODUCTION:

Since the time of the then Prime Minister Atal Bihari Vajpayee in the year 2000, the annual visit session has been held to further strengthen the bilateral relations between India and Russia. At the time, Putin was visiting India. He had made friendly agreements with his country. Russia had agreed to help India become self-sufficient in defense, to help develop oil and gas, and to accelerate nuclear power generation. Russia's intervention in Ukraine in 2014 prompted Western nations to impose economic sanctions on Russia. At that time, India had sided with Russia without standing by the West. As a result, Russia began to see India as a closer friend.

Bilateral relations with Russia are a major pillar of India's foreign policy. Russia is India's long-standing partner in nuclear energy. India is known as a country with advanced nuclear technology. Traditionally, the Indo-Russian strategic partnership has been built on five key elements. Politics, defense, civil nuclear energy, counter-terrorism cooperation and space. Sixth, the importance of the economic component has increased in recent years, with the two countries aiming to reach trade 30 billion in bilateral trade by 2025. Russia has backed India's bid for a permanent seat on the UN Security Council. India leaned towards the Soviet Union in the 1970s, when the US provided military and financial assistance to its main enemy Pakistan, the Soviets came to India's aid. India now relies on Russia for more than 60 percent of its military equipment, and Russia has repeatedly voted in favor of India in international fora, including refraining from criticizing nuclear tests in the 1990s. India has decided to abstain from voting in the UN Security Council against Russia's war on Ukraine in 2022. India remained neutral on the US-sponsored UNSC resolution condemning Russia's "aggression" against Ukraine "in the strongest terms". At the 15-member conference, there were 11 votes in favor of the resolution and one against (Russia), with three absentees (India, UAE, China). Bilateral payments between India and Russia can be made in Indian Rupees and Rubles.

INDIA-RUSSIA: PARTNERSHIP FOR PEACE, PROGRESS AND PROSPERITY:

At the invitation of Prime Minister Narendra Modi, Russian President Vladimir Putin visited New Delhi on December 6, 2021 for the 21st India-Russia Annual Summit. The two sides agreed to continue joint work to promote mutual settlement of payments in national currencies, which will help

reduce costs and time as well as risk in payments. The Indian side welcomed the growing participation of Russian companies in the modernization of the railway sector in India. This includes the Russian party's interest in implementing projects in India, especially signaling and telematic systems, high-speed railway projects, electrification of railways, using Russian technology, equipment and capital in compliance with India's Make in India and Self-Reliance India programs.

INDIA-RUSSIA BILATERAL RELATIONS:

The Indo-Russian strategic partnership is built on six key components: politics, defense, trade, civilian nuclear energy, counter-terrorism cooperation and space. During the Cold War, India and the Soviet Union had strong strategic, military, economic and political ties. After the dissolution of the Soviet Union, Russia inherited close ties with India, which allowed the two nations to share special strategic ties. The Indo-Russian Intergovernmental Commission (IRIGC) is the main body that conducts government-level transactions between the two countries.

Both countries are members of various international organizations and connectivity projects.

Including:

1. BRICS (Brazil, Russia, India, China, South Africa).
2. Shanghai Cooperation Organization (SCO)
3. Nuclear Suppliers Group (NSG)
4. United Nations Security Council (UNSC)

India is the second largest market for the Russian defense industry. In 2017, approximately 68% of Indian Army hardware was imported from Russia, making Russia the main supplier of defense equipment.

Defense and safety relations:

The joint military programs of India and Russia include:

- 1) BrahMos Cruise Missile Program.
- 2) Fifth generation fighter jet program.
- 3) Sukhoi Su-30MKI program
- 4) HAL strategic transport aircraft
- 5) KA-226T twin-engine utility helicopter
- 6) S-400 Triumph
- 7) Kamov Ka-226 200 will be made in India under Make in India initiative
- 8) T-90S Bhishma
- 9) INS Vikramaditya Aircraft Carrier Program
- 10) S-400 air protection system

Russia also has a key role to play in helping the Indian Navy with its submarine program.

The first Indian Navy submarine 'Foxtrot Class' came from Russia. India is dependent on Russia for its nuclear submarine program. INS Vikramaditya, the only aircraft carrier operated by India, is also of Russian origin. Of the 14 traditional submarines operated by India, nine are Russian. Modi is one of only four foreign leaders to have been awarded Russia's highest honor, the Order of St. Andrew. Ordinary Russians see India as a trusted friendly country with which their own nation has virtually trouble-free relations.

Yet problems remain on many fronts, requiring both Indian and Russian leaders to rethink, adjust and refine relations to adapt to the 21st century environment. From a global geopolitical point of view, the key point is that Moscow and New Delhi, traditional allies and longtime allies, are now more closely linked to the two rival superpowers, China and the United States. Moreover, India's

relations with China after the border conflict in the Himalayas in 2020 and Russia's relations with the United States after the Ukraine crisis in 2014 can be described as conflict. Thus, when their good friends are connected to their worst enemies, the main task of both New Delhi and Moscow is to protect the Indo-Russian strategic partnership from the wider and increasingly adverse global context.

From a geopolitical point of view, despite the constant cooperation in the field from nuclear energy to outer space to the Arctic, not to mention the development and production of weapons, the obvious weakness of Indo-Russian relations is its small and stable trade volume. Despite the latter's bad political relations with the US and China, India's fast-growing economy trades at 100 billion each, while its trade with Russia is still around \$ 10 billion. The reason is clear again: with 85 per cent of India's economy now in private hands, Indo-Russian economic relations are still based on government-to-government agreements. After the collapse of the old model of Soviet-Indian economic relations in 1991, trade declined. The USSR was one of India's three major economic partners; Since India's first purchase of MiG-21 fighter jets in 1962, the arms trade has been a cornerstone of bilateral relations.

Russia has said that "severe" economic sanctions imposed on Russia by several countries during the Ukraine war would "in no way affect" the supply of S-400 missiles to India.

RUSSIA'S SUPPORT FOR MAKE IN INDIA:

When Putin visited India in 2014, he backed India's "Make in India" policy on armaments manufacturing by setting up factories in India. He promised that Russia would assist India in stopping foreign arms purchases and producing indigenous defense equipment. An agreement was reached to build Komov 226 helicopters in India. This is the first major defense project under Make in India. Russia and India have agreed to build fifth-generation fighter jets as well as modern cargo helicopters in order to strengthen bilateral ties between the two countries. During the meeting, Modi had advised Putin that the weapons that India buys from Russia should be manufactured in India. Putin also said that Russia would soon build Sukhoi-30 fighter jets in India. Russia will build 12 reactors in India, all of which will have strict safety standards. An agreement has also been reached between the two countries on the supply of diamonds.

In 2015, Prime Minister Narendra Modi visited Russia. At that time, agreements were reached on energy, solar energy, mineral oil and gas. Agreements were also reached between the two countries for exploration and production of oil and gas reserves in India. Russia has also been instrumental in the development of the Bombay High. Through Make in India, Russia will manufacture solar energy products in India.

TRADE AND ECONOMIC COOPERATION:

Enhancing trade and economic cooperation between India and Russia is a top priority of the political leadership of both the countries. Bilateral trade was 8.81 billion in fiscal year 2020. Indian exports were 2.6 billion while imports from Russia were 5.548 billion. In 2020, bilateral trade declined by 19.5% from 2019 (January-December) due to supply chain disruptions and other problems caused by Kovid. Between April and August 2021, India's trade with Russia increased by 54% over the same period last year.

Major exports from India include electrical machinery, pharmaceuticals, organic chemicals, iron and steel, textiles, tea, coffee, auto parts. Major commodities imported from Russia include defense equipment, mineral resources, precious stones and metals, nuclear power equipment, fertilizers, electrical machinery, steel, inorganic chemicals.

There are significant opportunities for Russian companies in India, especially in the construction sector, in major infrastructure projects such as dedicated freight corridors and industrial clusters, smart cities and engineering services. Russian companies are encouraged to take advantage of opportunities under the Make in India initiative and explore the possibilities of technology transfer and joint production in India, taking advantage of the skilled workforce and available resources in India. Indian companies, on the other hand, are encouraged to look for large investment options in Russia, especially in natural resources such as coal, fertilizers, hydrocarbons, minerals and rare earth metals.

The BrahMos program on Russian participation in the 'Make in India' program is the first example of a 'Make in India' program that has produced the highest global standards. Among the ongoing projects, which are in the advanced stages of discussion or finalization, delivery of the S-400 system is expected.

Production of AK-203 Advanced Rifle which will be manufactured by a joint Indo-Russian joint venture in Uttar Pradesh, which upon completion will be 100% Indian production.

Russia is responding positively to a proposal to set up key services in India, such as servicing Russian-origin engines, aircraft and other equipment. . India has invited Russian partners to participate in opportunities in two defense corridors, Uttar Pradesh and Tamil Nadu.

India has the opportunity to export Russian-made equipment and services to third countries. This will also add to the Make in India program.

In terms of ongoing projects, the Army is getting additional T-90s; Additional top-up numbers for Sukhoi-30 MKI and MiG-29 for the Air Force. Ongoing cooperation in other areas, including high-tech areas of long-term strategic importance. Russia will be India's main defense partner for decades to come.

India and Russia, as part of their special and privileged strategic partnership, practice holding annual bilateral summits; the last one came in between

Prime Minister's visit to Vladivostok in 2019. The Covid situation did not lead to a summit in 2020.

India-Russia trade is expected to increase and contribute to the overall achievement of India's national trade objectives. For economic, commercial and geopolitical reasons, India is closely associated with the Russian Far East. Both sides are considering large investments in each other's energy sectors. There will be an opportunity to discuss Indian investments in major projects such as Vostok Oil, Arctic LNG and petrochemical sector in Russia, one of the largest energy projects in the world, as well as Russian investment in Russia. It is proposed to set up an independent joint commission for science and technology cooperation, which would include high-tech areas such as artificial intelligence, cyber, quantum, nano, bio-progress, etc. Hydrogen economy is one of the things we are going to focus on. It is an integral part of the shared challenge we face in adapting our economies to the urgency of climate change. Cooperation in the development of new vaccines, building our cooperation on Sputnik V is another promising area. Delivery of the S-400 system is mentioned, and this raises questions about the potential US sanctions under CAATSA because they are technically triggered by the delivery.

The S-400 missile deal was signed in 2018 between India and Russia. This agreement is being implemented. It is on schedule. As per the expected delivery schedule, we are also training Indian Air Force personnel who will be responsible for operating the S400 system. There are certain

defense and national security considerations that led India to sign the agreement for the supply of S-400 systems.

OPPORTUNITY FOR INDIA TO EXPORT TO RUSSIA:

Russia has been banned by many countries. This will affect billions of dollars in imports of fruits, milk, dairy products, fish and meat from Australia, Canada, Norway, European nations and the United States. This will inevitably boost exports of the above items from India.

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INDIAN ECONOMY AND DIGITALIZATION

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ABSTRACT

Every day people, businesses, organizations, communities and the Government use digital technology to make decisions, to make goods and to deliver services more digital economy refers to both the digital access of goods and services, and the use of digital technology to help businesses. Digital economy is a term that is often used to cover this activity, but is hard to define. The digital economy is the new productivity platform that some experts regard as the third industrial revolution. Digital revolution, also known as generate new market growth opportunities. social activities that are enabled by information and communications technologies. activities like banking, buying and selling, and accessing education or entertainment using the internet and connected devices. The concept of 'Digital India' was launched by the former Prime Minister Narendra Modi. It is essential to find the growth of Indian economy towards matching with the world class economy. The Idea of digital India is connecting people to access the best communication to the country's development. The main objective of Digital India and cashless economy is milestone towards improving the people's standard of living and will emerge new movements in each part and creates creative attempts for next generation.

INTRODUCTION

Digital Economy refers to all economy that is based on digital technologies . The digital economy is also sometimes called the Internet Economy or Web Economy The digital economy became the model global economy as the last stage for the devolvement of the economy. Digitalization refers to the process of converting something to digital form and Integration of digital technologies into everyday life, Digitalization is the use of different technology/methods to change business processes. India is the fastest growing economy in the world and we can see the up and down in Indian economy, one of the reasons for change in Indian economy is “Digitalization”.

DIGITAL: Digital is a new way of engaging with customers. And for others still, it represents an entirely new way of doing business. Digital Economy:

Digital economy is intertwined with the traditional economy making a clear delineation harder. Economy refers to an economy that is base computing technologies. The digital economy is also sometimes called the Internet Economy, the New Economy, or Web Economy.

IMPORTANCE OF DIGITAL ECONOMY

Although some organizations and individuals use technologies to simply execute existing tasks on the computer, the digital economy is more advanced than that. It is not simply using a computer to perform tasks traditionally done manually or on analog devices.

Instead, the digital economy highlights the opportunity and the need for organizations and individuals to use technologies to execute those tasks better, faster and often differently than before.

Moreover, the term reflects the ability to leverage technologies to execute tasks and engage in activities that weren't possible in the past. Such opportunities for existing entities to do better, to do more, to do things differently and to do new things is encompassed in the related concept of digital transformation.

TEN NEW FACTS ON THE INDIAN ECONOMY

- The large increase in registered indirect and direct taxpayers.
- Formal non-agricultural payroll much greater than believed.
- State's prosperity is positively correlated with their international and inter-state trade.
- India's firm export structure is substantially more egalitarian than in other large countries.
- Clothing incentive package boosted exports of readymade garments
- Indian parents continue to have children until they get the desired number of sons
- substantial avoidable litigation in the tax arena which government action could reduce.
- To re-ignite growth, raising investment is more important than raising saving.
- Direct tax collections by Indian states and local governments are significantly lower than those of their counterparts in other federal countries.
- Extreme weather adversely impacts agricultural yields.

ON-DEMAND DIGITIZATION (aka Ad Hoc Digitization) :

Objects (or parts of objects) are digitized when a stakeholder (e.g. patron, researcher, curator), requests it

PROGRAMMATIC DIGITIZATION (aka Systematic Digitization):

Collections are digitized in their Entirety, in a planned manner.

FORENSIC DIGITIZATION:

An object is digitized before, during, and/or after some event such as a conservation repair/cleaning process, or an external loan. Today, India is one of the most digitally forward countries globally, having adopted digitization in almost every Indian living aspect, be it hospitality, healthcare, finance, or tourism. India has portrayed great leadership abilities when going through a digital transformation. The last decade has seen our country going through a vigorous Digital Transformation in all spheres of life. India today is very different from what it was in the 90's

We see a digitized economy where digital technologies such as the internet, mobile devices, etc. have a positive impact on economic patterns of trading, production and consumption. Business workings, Government-citizen interactions and various minor and major economic aspects are performed thanks to India's Digitized Economy correctly. In fact, Digitization of the Indian economy is driving India towards a \$5 Trillion economy by 2025! Digitalization of the Indian Economy began in 2013, under our Prime Minister Narendra Modi's flagship program named Digital India.

Traditional economy	Digital economy
Factories	Data Centres / Cloud computing
High street shops	Internet website
Newspaper ads/word of mouth	Social media reviews
Transportation	E-sales – digital downloads
Banks and cash points	E-Banking
Schools/textbooks	E-learning, e-books
9-5 commute	Working from home
Physical assets	Google rankings / brand image
Construction	Website development
Real estate	Domain ownership
Cash – cheque payment	e-payment, cashless society
Labour and capital	Automation and AI.
www.economicshelp.org	

ADVANTAGES OF THE DIGITAL ECONOMY

- **Greater information.** The internet has enabled consumers to have greater information and choice. For example, it makes it easier to compare prices between firms. It also brings information to a person's fingertips. This is particularly important for tourists going on holiday. Before the digital economy, it might not be possible to find the prices of hotels and bus timetables.
- **Saves time.** Before if you needed office supplies, you would have to make a journey into town and purchase. Now, you can make an order over the internet and it will arrive the next day. This saves business labor costs.
- **Reduced costs.** Firms can save on renting expensive buildings by running most of business through the internet. A digital economy enables firms to cut out an aspect of the retail chain and send personalized goods direct from factory or warehouse to people's goods, rather than through shops. This enables lower costs and lower prices.
- **Personalization.** A digital economy allows greater personalization than would be possible under traditional economy. For example, a traditional shop would only have room to stock a certain number of colors and sizes, but with the digital economy, a consumer can choose any preference and then the product can be custom-built e.g. 3D printer. For example, custom clothes that have particular sizes and colors to match individual preferences.
- **Lower barriers to entry.** In some markets, aspects of the digital economy make it easier for new firms to enter. If an entrepreneur has an innovative idea that catches on, they can create a new product which challenges traditional firms. The digital economy has brought many new services which were inconceivable before, such as online home deliveries for grocery to dating apps.
- **Creates significant data which can give new insights.** The mass production of data can help inform governments and charities about what is happening in the economy. For example, in tracking of COVID-19 spread, the use of an app on mobile phones may indicate where local hotspots emerge.
- **Benefits for developing world.** The digital economy is opening up opportunities for the developing world. For example, computer programmers in India can easily underbid western counterparts, leading to new job opportunities and higher income in India.
- **Enables people to work from home.** The digital economy has been a huge asset during the COVID lockdown. Without digital technologies, the decline in economic activity would have been even greater. The digital economy gives greater scope for people working from home and having greater flexibility in their hours (which may suit parents with children). Working from home can reduce contact and spread of a virus. It can also help reduce traffic congestion and pollution.

CHALLENGES OF DIGITALIZATION

1. High level of digital illiteracy is the biggest challenge in the success of digital India programmers.
2. Making Digital India is a scheme known and creating awareness among common masses about its benefits is also a great challenge.
3. It is not easy to ensure each panchayat of India to connect with functional broad band with optical fiber network.

4. The issue pertaining to taxation and regulatory guidelines have proved to road block in realizing the vision of Digital India. Some of the common policy hurdles include lack of clarity in FDI policies have impacted the growth of ecommerce.
5. The biggest challenge faced by Digital India programmer is slow and delayed infrastructure development. India's digital infrastructure is comprehensively inadequate to tackle growing increase in digital transactions.
6. The private participation in government projects in India is poor because of long and complex regulatory processes.
7. Many request proposals issued by government are not picked up by competent private sector organizations since they are not commercially viable.
8. There is a wide digital divide between urban and rural India. Till now funds have not been deployed effectively to meet the cost of infrastructure creation in rural areas.

CONCLUSION:

Digitalization is an comprehensive technique of preservation and access by which all the institution's assets are transformed into digital and creating high-quality copies in digital format. Digitalization created massive innovation, new job opportunities, online business activity, and easy operations, banking service, cashless transactions and growth in economy. Digitalization also brought in transparency within the economy system so that every common people will be aware of changes which taking place in social system.

Digitization is helping businesses streamline their processes by slowly taking away dependency away from paperwork. Digital India has empowered its citizen by giving them digital power like during the journey we don't have to carry any physical documents. We can show a soft copy of the ticket and identity card which fulfils the purpose. Government is pushing Digitalization in the country by promoting e-services to every citizen. Digital India is all about Promoting development and creating an opportunity for new India in terms of job, technology, and transparency through Digitalization. A digitally connected India can help in improving the social and economic condition of people through the development of nonagricultural economic activities apart from providing access to education, health and financial services.

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INDIAN ECONOMY AND DIGITALIZATION

Amol Dewidas Diwte

ABSTRACT :

In the 21st century India is considered as an emerged Economy. According to the World Bank and other Apex Institutions India ranks 3rd Economy by PPP (Purchasing Power Parity) and 6th by the Nominal GDP among all economies. It is only because of getting transformed all the sector of Economy with digitalization. Hence it became so important for us to study and evaluate the role of digitalization.

INTRODUCTION :

Indian government has set the target of achieving 5 trillion dollars Economy by 2024. And for that every sector of the economy has to make the Hard efforts of their own capacity. In addition with their contribution to Indian economy it influences economic growth rate and economic development. If all these sectors could get alterations with digitalization it helps to stimulate Indian Economy as expected.

Government started to promote Indian Economy with digitalization in various ways. One of this is reported on 8th Dec 2016 that government decided to demonetize Indian currency of 500 and 1000 rupees note. Behind this demonetization government's motive was to run cashless Economy, to decrease the number of corruption and to promote the digital transaction. Due to quick decision taken by official authorities it became more advantageous for the economy. Such as one can make more transaction with digital mode than having a hard cash or paper money. And this will be helpful to have sufficient capital, investment, productions and demand in Market that probably results in getting the numbers of employment opportunities. Digitalization has its own merits like stable records, Data clarity, open public access, trusted and easy operations etc. Here why all the officials trying to promote digitalization in various sectors.

Other important steps have taken by the government and private commercials that one is to increase the use of digital currency (crypto currency -for savings, investment as well as transactions), to make payments through digital mode (DBT DIRECT BENEFITS TRANSFER) and making the promotions for the uses of debit- credit card, online shopping, Internet banking. Following examples are the most important online platform that provide different digital services such as POS (Point of sell), UPI (unified payment interface), IMPS (immediate payment service), Digital e-wallets etc.

OBJECTIVES OF THE STUDY :

- A) To study the importance of digitalization and cashless Economy.
- B) To provide the information about on-line platforms and Applications.
- C) To spread awareness and The way of getting precautions to be taken while operating the Gadgets.

HYPOTHESIS OF THE STUDY :

- A) Indian Economy surged on the top with digitalization.
- B) Government promoted for the cashless transaction in many ways.

RESEARCH METHODOLOGY:

Research methodology is a way to define and solve the Research problem in scientific manner. In this paper Descriptive Research methodology is used for the study. This research paper is

based on secondary data collection further that Sources are used for data collection like News paper, magazines, Government and non government reports, various important websites, reference books and indexes.

INTERPRETATION :

Economic growth and development is directly co-related to digitalization in various sectors. So we have to study the platforms that provide several digital services. Some of these are as follow.

A) Debit and credit card :

While we started to use banking services we are provided with debit and credit card for the purpose of online transaction. With the help of debit and credit card we can make any payments, one can make transactions or shopping. Debit card means one's available balance in the bank and credit card means one's credit limit of spending through the specific time. Both services are provided by commercial banks. But one thing to be careful while using these services one has to keep all the information personal and secret. No one should share any card details with anyone. Both debit and credit card are used with four digit numeric PIN which is more confidential.

B) Internet Banking :

When we decided to go for internet banking everyone is requested to keep username and password confidential. Banks provide Both user ID and password at account opening, Later we can make changes as required. We have to be very careful while using these services one has to notice that official website should be original and authentic. Next when we go to official website we have to input credentials with OTP (ONE TIME PASSWORD). Last but not the least we have to use website started with //http/. (Hypertext transfer protocol).

C) Digital payment Interface :

Banking services mostly work with authentic platforms and Applications. So bank customer will be left with secure transactions. There are some well known interfaces in banking system. UPI (UNIFIED PAYMENT INTERFACE) helps us to make payments through digital mode ex. Money transfer, payments, Investment, Deposit in banks, shopping etc. IMPS (IMMEDIATE payment service) it is inter bank payment transfer service that one can send up to 2 lack rupees per day using this service. RTGS (REAL TIME GROSS SETTLEMENT) with this service we can send more than 2 lack rupees per day. BHIM (BHARAT INTERFACE for MONEY) provide fast and secure transactions without hassling any charges on customer. NPCI (National payment corporation of India) created E – RUPI Digital payment Solutions. It is inaugurated by Hon'ble PM Modi to make easy payment for covid 19 Vaccination and other digital transactions.

D) E- Commerce :

By the time World is getting closer with digitalization . Every economy is trying to make affordable services to their best. Today there are several E- Commerce companies are working together to make maximum benefits. Some of these are such as AMAZON, MINTRA, FLIPKART, Paytm etc. These companies provide us almost all Goods and services at the door step with High discounts and offers. According to the official e-commerce business in India is considered to have nearly 55 Billions Dollars last year (2021).

E) FAST TAG ON VEHICLE :

NETC (National Electronic Toll Collection) provided fast tag services to the vehicle (except Two wheeler motor) riding over National and State Highways. This is electronic toll collection that owner of vehicles should get fast tag registration at any service center and have to

keep payable account balance. It was startled with the motive to reduce air pollution and to save more time as possible.

CONCLUSION :

Here we come to know that government is spending more time and money to accelerate the digitalization in Economy. Besides that government decided to reduce charges over online transaction, digital payments and all type of digital wallets. So it could results in getting a good economic growth and development. Even small scale enterprises from commercial marketing are providing digital services. With all regards and efforts taken by government officials as well as NGO's steps in awareness towards digitalization that have made dreams come true. In addition Indian economy achieved top most rank in making on-line transactions in 2020. Nearly 25 Billions transactions have made by Indians and that proves one of the greatest achievement for Indian Economy.

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“WOMEN PARTICIPATION IN DECISION MAKING WHILE BUYING HOUSEHOLD GOODS WITH SPECIAL REFERENCE OF HOME APPLIANCES”

Dr. Meenakshi Jadhav

ABSTRACT

Household decision of home appliances is the important decision in this technological era. Home appliances are expensive products. These are white goods. They are very useful in household activities. Like Washing machine makes easier the work of washing cloths. Mixer is very useful to prepare food. T. V. is the entertainment for whole family and more & more home appliances. So buying those products is the major decision of family. All family is indulged in this decision. Men, children and women are together decision makers. Women constitute more than half of the World's population. Women provides two third of the world's work, also educated and money earner. On this background it is important to search the participation of woman in buying decision of home appliances.

“Women Participation in decision Making while buying household goods with Special reference of home appliances”

INTRODUCTION:

Household decision of home appliances is the important decision in this technological era. Home appliances are expensive products. These are white goods. They are very useful in household activities. Like Washing machine makes easier the work of washing cloths. Mixer is very useful to prepare food. T. V. is the entertainment for whole family and more & more home appliances. So buying those products is the major decision of family. All family is indulged in this decision. Men, children and women are together decision makers. But generally we can see that mostly all decision are taken by men.

Now a day Women constitute more than half of the World's population. Women share two third of the world's work, and they are also educated and contributing to improve financial position of the family. On this background it is important to search the participation of woman in buying decision of home appliances.

KEYWORDS:-

Home appliances:- the household appliances which are expensive and used for household activities like washing, grinding.

House hold decision :- it is the decision that is taken in the home with discussion in a family.

OBJECTIVES :-

1. To study the participation of women in household decisions
2. To study the role of woman in household finance
3. To study the importance of participation of women in the household decisions relating home appliances.

SIGNIFICANCE OF THE STUDY:

Household means a group of people, often a family, who live together. A **household** consists of one or more people who live in the same dwelling and share meals. It may also consist of a single family or another group of people. The **household** is the basic unit of analysis in many social, microeconomic and government models, and is important to **economics** and inheritance.

Individual members of families often serve different roles in decisions that ultimately draw on shared family resources. Some individuals are information gatherers/holders, who seek out information about products of relevance. These individuals often have a great deal of power because they may selectively pass on information that favors their chosen alternatives. Influencers do not ultimately have the power to decide between alternatives, but they may make their wishes known by asking for specific products or causing embarrassing situations if their demands are not met. The decision maker(s) have the power to determine issues such as:

- Whether to buy;
- Which product to buy
- Which brand to buy;
- Where to buy it; and
- When to buy.

After taking interviews of some families researcher found that In family, all home appliances are generally used by women. They can very well understand the features and differences with the help of own experiences about the products. Men and children rarely handled that home appliance. That is the reason their opinions are important while taking decision.

RESEARCH METHODOLOGY AND DATA COLLECTION:

Methods of Data Collection:

Both primary as well secondary data will be collected for the purpose of the study.

a) Primary Data:

For collection of primary data researcher would adopt survey method. Primary data would be collected from the family who has bought home appliance within past three year. Data will be done with the help of questionnaires, discussion and observations. Interviews of women and men conducted with the help of structured interview schedules and questionnaire. Data would be collected by visiting the respondents from the selected family. home appliance store

b) Secondary data:

Secondary data will be collected by reference books and internet services.

CONCLUSION :-

It is observed that there is no more initiative is taken for purchasing home appliances by woman. It may be done that woman is refrained from expressing opinions about brands of home appliances. Woman takes responsibility of household activities and earns money for daily bread she has no voice in household decisions of home appliances.

SUGGESTIONS:

1. Researchers suggest Expecting improve decision power of women.
2. Researchers suggest home appliance companies that they also take opinion from women to maintain product quality properly and response for specific brand of home appliances.
3. Researchers suggest to men and family member that women advice and suggestions are important for families psychological and social health.
4. Together decision are good for family welfare.

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MIGRATION AND ITS EFFECT ON ECONOMY

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INTRODUCTION:

Migration is a process that seems to develop labor Comfort life. India and whole World except New Economic policy and due to this policy migration must be going in various countries. Many people are not skilled or educated and they worked as a daily wages in many days before and they are not get enough money to provide goods to his family.

Two types of labor in the world and both are needed to migrate in the world because the employment is decrease day by day and so the whole labor community migrate one country to another country. Due to migration the debate starts between native people and other people. The migration introduced a new branch of economics that is economics of migration.

DEFINATION:

“People who move from one place to another in search of work or shelter is called migrants.”

KEYWORDS: International migration, National income, employment, brain drain, Productivity, Government policy, conflict between labors.

RESEARCH METHODOLOGY:

This Research paper used secondary data for explanation and find out some conclusion and causes of migration and some suggestions for Government. The migration problem is major issue in every country in the world.

IMPORTANT OF THE STUDY:

In every country and in India also which community is migrating for the searching this problem the study is important? Every country must develop its resources for the migrate person. UNO celebrate the world Migration day 18 December. And in this way for sustainable development the migrate labor is most important.

OBJECTIVES OF THE STUDY:

- 01) The migration is Rural to Urban collectively:
- 02) Head of the Family (Gents) First Migrant to the Urban and then other member of the Family.
- 03) The Migration are Temporary and Permanent.
- 04) New economic policy is also effect on Migration.

EFFECT OF MIGRATION ON ECONOMY:

01) Effect on National Income:

The effect of migration is increase the employment and production because the people migrate because they have no job in their country. The migration of skill and unskilled labor both of them participate in production process. The statistical data shows that in the world 2015 3.3 percent migrate people contubute 9.4 percent of total world gross production. And the migrate people increase 78 trillion dollar total world production.

02) Increase the productivity:

When the migrate people comes in any country then the efficiency of the skilled labor is increased because the domestic work of high skill women take over other common skilled women

and so the high skilled women worked their work more and more efficiently. so the effect of the migrant people is positive on any economy.

03) Brain Drain Effect on Economy:

Brain Drain is the universal effect and the effect has two side one is the talent carries in other country and the talent support to other country. But the other side of the Brain Drain is some highly

Educated people improve their skill to go in other country because the training program can change the personality and other things. And other thing is the developed county expenditure on the payment of migrating people.

04) Transfer the Income to mother land :

The effect of transfer on income to their own country is a best effect. Because due to this action our foreign currency is increase and the life style of some people in our country. The economy is activate due to this action because the demand is increase and some time employment is increase.

The country and the transfer of the income given below chart and we explain the important of migration people in our country. We explain the mobility of the labor.

Remittance dependent on Various Countries in the World:

No.	Country	Income Transfer (Million)	Percentage with GDP%
01	India	80	2.80
02	China	67	0.497
03	Philippines	34	9.144
04	Mexico	34	1.54
05	Nayzeriya	25	0.96
06	Egypt	20	5.84
07	Pakistan	20	8.83
08	Bangladesh	17.7	6.57
09	Vietnam	14	6.35

Source: World Bank – Migration and Remittance Fact Book,2016

The migration people send their income to country and the India is first rank. But the percentage to GDP is large proportion of other country. The effect of transfer income is good and bad also on the particular economy. The highest percentage of income of Philippines is 9.144, then Egypt is 8.43 percent. And other counties is as above order determines.

06) Social effect of the Migrant :

The most important effect of this Migration that the common people can Change their economic condition and change their social status. The chance of uplift people in various counties and specify In Indian society is very important because in India there is caste system is base on occupation and so the the Upward Mobility is going on and the effect is change the mentality of whole society.

07) more opportunity for Education:

Children get the opportunity to education. Because they migrant to urban area and in urban area the education facilities are available for children. Children get various technical education and in the future the get job in various sector in the city.

08) Son of Soil Movement:

Migration creates son of soil movement and the movement start conflict between the origin people and the outside people. We saw in Maharashtra and Karnataka the son of soil movement. In our Maharashtra MNS (MaharashtraNavnirmanSena) start the movement and it help the movement

for political issue. But on basis of our constitution we can migrant everywhere in our country to get employment and other matter. In this way the son of soil movement started in various state and country in the world.

CONCLUSION :

- 01) Migration abolish the difference of language. And so today Indian know many languages and many languages are develop due to the migration.
- 02) In our country education spread all over and so highly educated people migrant in the country and all world.
- 03) Due to migration the load of primary needs and infrastructure so the burden of these facilities on local bodies is increase.

Social and economic structure change due to the migration.

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GLOBAL POVERTY ISSUES AND THE SITUATION IN INDIA

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ABSTRACT:

At present, the Indian economy is facing many challenges in the 21st century. In This Research Paper summaries the Current Situation of Poverty in India and overview of Present Poverty line, Causes of poverty and Health of Indian Economy in this COVID-19 Situation. Poverty can be defined as a phenomenon on which a section of the Society is unable to fulfil even its basic necessities of life. Around 8% of the world's population lives in extreme poverty. Around 8% of the world's population lives in extreme poverty. Living on less than \$2 a day feels like an impossible scenario, but's a reality for around 600 million people in our world today. Approximately 8% of the global population lives in extreme poverty, commonly defined as surviving on only \$1.90 a day, or less. India is the second largest populous country and one of the largest economies in the world. But only a small percentage of the Indian population has benefited this impressive growth so far, as the majority of people in India are still living in abject poverty. Mostly people are staying unemployed. the lack of employment which provides a liveable wage in rural areas is driving many Indians into rapidly growing metro city's such as Mumbai, Delhi, Pune, Bangalore etc. this city's suffering problem such as Slum Area, drinking, water, electricity, garbage.

While poverty exists everywhere, it is most severe in developing countries, where more than one person in five lives on less than \$1 a day. India with its population of 1.3 billion people now has 5% of its population living in extreme poverty, according to the World poverty Clock. Before we examine different efforts aimed at poverty alleviation, we should try to understand Global Poverty Issues and the Situation in India. This particular Research Paper presents on concept of Poverty, figures of Indian poverty, causes of poverty and Measures of poverty.

KEYWORD:

COVID-19, Poverty line, Absolute Poverty, Relative Poverty, Health, HDI, Uniform Recall Period, Mixed Recall Period, Rural Poverty, Urban Poverty.

INTRODUCTION:

The Covid-19 epidemic has caused a lot of problems in the world such as poverty, hunger, unemployment, migration and adversely affected the global economy. However, the economy still faces various problems and challenges, such as corruption, rising oil prices, Poor Infrastructure, Inequality within regions, Unemployment and poverty in rural areas and poor tax collection rates. The epidemic of Kovid-19 has hampered the poverty alleviation program. Poverty has an impact on economic growth and low economic growth has an impact on poverty. Now we are 74 years of Independence in India, today we are the fastest growing Economy of the world. But this growth is not shared throughout the society, the development will be failed. Poverty continues to remain a

serious problem in India, with its consequent toll on human welfare in the form of poor health, low levels of education and a poor quality of life.

The world has changed and continues to change rapidly. But we can't live happily as islands in a sea of Poverty... M.S. Swaminathan. Human beings need a certain minimum consumption of food and non-food items to survive. Out of the total population living in the rural parts of India, 25.7% is living below the poverty line whereas in the urban areas, the situation is a bit better with 13.7% of the population living below the poverty line.

OBJECTIVES OF THE STUDY:

The following are the objectives of the study:

1.The First objective of the paper is to study the concepts of Poverty.

2.The Second objective of the research paper is to highlight Global Poverty Issues and the Situation in India

RESEARCH METHODOLOGY:

This paper is prepared through done with help of the information from secondary data sources that are from various websites, journals, Research articles, newspapers and magazines, Books related to Poverty.

DEFINITION OF POVERTY:

Poverty has decreased in developed countries since the industrial revolution. Increased production reduced the cost of goods, making them more affordable. Advancements in agriculture increased crop yields as well as food production. As of 2015, an estimated 736 million people lived extreme poverty, which the World Bank defines as surviving on less than \$1.90 per day. Of the total, roughly half lived in just five countries: India, Nigeria, Democratic Republic of Congo, Ethiopia and Bangladesh.

“Poverty is a condition in which a person lacks the financial resources and essentials for a minimum standard of living.”

World Bank has defined poverty as: “Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom.”

Poverty is that state of economic being when the income of the people is so low that they can't fulfil, even their basic minimum requirements. For survival, a person needs food that would provide 2100 to 2400 calories per day. People who can't afford to buy food, which would provide them even this minimum requirement, are said to be in Poverty. "The term 'poverty' refers to the state or condition of having little or no money, goods or means to support".

Poverty is a complex phenomenon, with multiple dimensions, which cannot be captured by a single definition applicable to all societies and regions at all times. Poverty is defined on the basis of individuals or societies. Poverty in India is not relative deprivation. It is absolute deprivation.

A. RELATIVE POVERTY:

Relative poverty is based on some relative standards which are relative to the particular time and place. It is measured on the basis of a reasonable and acceptable standard of living and style of life according to time. Relative poverty, another dimension of poverty, is reflected by the extreme differences in levels of living between the top and bottom strata of society.

B. ABSOLUTE POVERTY:

‘acondition characterized by severe deprivation of basic human need, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services.’ Absolute poverty refers to those poor who are unable to maintain a minimum subsistence level of living. And that is why absolute poverty is often known as subsistence poverty.

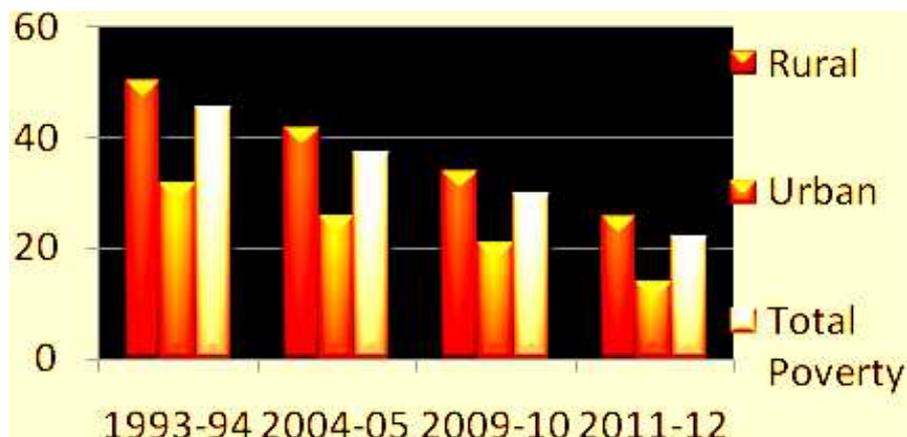
DETERMINANTS OF POVERTY:

A Researcher identified some major determinants of poverty.

1. Lack of income
2. Landlessness
3. Lack of livelihood sources
4. Inadequacy of infrastructure
5. Unemployment
6. Lack of housing
7. Ill-health
8. Illiteracy
9. Lack of food
10. Lack of Advanced Technolog

Poverty in India:-**Table 1: Poverty in India**

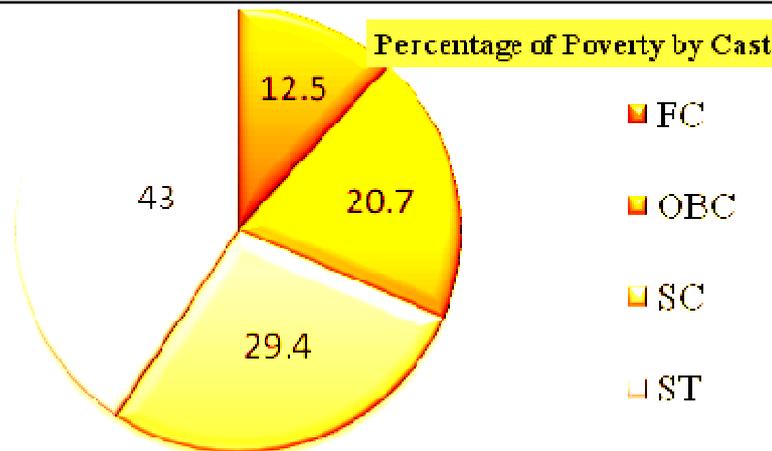
Sr. No	Year	Rural	Urban	Total Poverty
01	1993-94	50.1	31.8	45.3
02	2004-05	41.8	25.7	37.2
03	2009-10	33.8	20.9	29.8
04	2011-12	25.7	13.7	21.9



Ref. Planning commission Poverty estimate 2011-12

Table 2: Percentage of Poverty by Caste

Cast	Percentage of Poverty (2011-12)
FC	12.5
OBC	20.7
SC	29.4
ST	43.0

**Table 3: Comparison of Poverty Line**

Sr. No	Years	Country	Poverty Line (Per Day) in \$
01	2017	India	Rs. 32 (\$0.5)
02	2017	Argentina	Pesos 481 (\$11.81)
03	2011	China	Yuan 6.3 (\$1)
04	2011	Nigeria	Naira 65 (\$0.4)
05	2005	United States	Dollar 14 (\$14)

Ref. Researchers compilation from various sources

Poverty Estimation:-

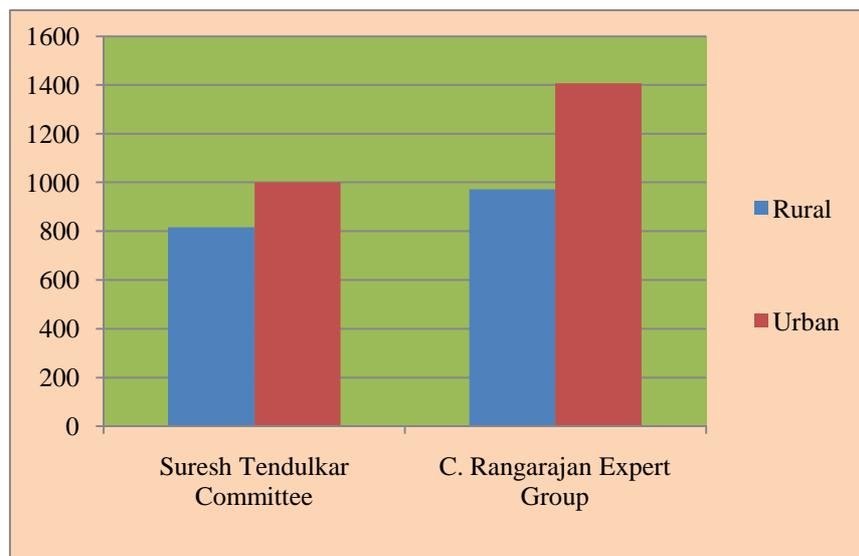
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- 3. Suresh Tendulkar committee's estimate**, the Tendulkar committee gives us a different picture. The all India poverty ratio in 2004-05 is estimated at 37.2%. A figure higher than the planning commission estimate.
- 4. Rangarajan Committee estimate 2012**, C. Rangarajan submitted its report in 2014. This committee suggested that persons spending below Rs. 47 a day in cities and Rs. 32 in rural areas be considered poor.
- 5. International Poverty Line**, The World Bank defines a person as extremely poor if she is living on less than 1.90 international dollars a day, which are adjusted for inflation as well as price differences between countries.
- 6. Suresh Tendulkar Committee and c. Rangarajan expert group comparison**

Poverty is difficult to measure and controversial. Calorie was the criterion used for many years. The government appointed the Suresh Tendulkar Committee to reduce the inadequacy in measuring poverty through heat. He recommended that a multi-pronged index be used to measure

poverty based on a global approach. The concept of ‘poverty line box’ was adopted instead of the poverty line. But the Tendulkar Committee adopted a single box (acceptance of health, education and living standards) for urban and rural areas, which led to controversy. As a result, the government appointed a Rangarajan committee. The Rangarajan Committee separated the urban and rural boxes. The National Sample Survey Organization (NSSO) monitors poverty every five years. For this, the Rangarajan Committee suggested to use 'Uniform Recall Period', 'MRP' and 'MMRP' to calculate the consumption cost. In the next table, Suresh Tendulkar Committee and c. Rangarajan has compared the expert group.

Table 4: Suresh Tendulkar Committee and c. Rangarajan expert group comparison

Poverty Line (2011-12)			
Suresh Tendulkar Committee		C. Rangarajan Expert Group	
Rural	Urban	Rural	Urban
Rs.816	Rs.1000	Rs.972	Rs.1407



Poverty of Asia and the Pacific

Around 75 million more people in India fell into poverty last year because of the pandemic-induced economic recession. That number for India accounts for nearly 60% of the global increase in poverty in 2020, the analysis showed. It defined the poor as people who live on \$2 or less daily. The increase in poverty in India ‘claws back several years of progress on this front,’ Rakesh Kochhar, senior researcher at Pew Research Centre, wrote in a report. The following table gives the poverty statistics of Asia and the Pacific.

Table 4: Poverty of Asia and the Pacific

Sr No	Developing Member Economy	Proportion of Population Living below the National Poverty Line- 2019	Sr No	Developing Member Economy	Proportion of Population Living below the National Poverty Line- 2019
1	Afghanistan	47.3	24	Mongolia	28.4
2	Armenia	26.4	25	Myanmar	24.8
3	Azerbaijan	4.8	26	Nauru	24
4	Bangladesh	20.5	27	Nepal	...
5	Bhutan	8.2	28	Niue	...
6	Brunei Darussalam	...	29	Pakistan	24.3
7	Cambodia	13.5	30	Palau	...
8	China, People's Republic of	0.6	31	Papua New Guinea	37.5
9	Cook Islands	...	32	Philippines	16.7
10	Fiji	29.9	33	Samoa	18.8
11	Georgia	19.5	34	Singapore	...
12	Hong Kong, China	15.8	35	Solomon Islands	12.7
13	India	...	36	Sri Lanka	4.1
14	Indonesia	9.8	37	Taipei, China	1.3
15	Kazakhstan	4.3	38	Tajikistan	26.3
16	Kiribati	...	39	Thailand	6.2
17	Korea, Republic of	16.3	40	Timor-Leste	41.8
18	Kyrgyz Republic	20.1	41	Tonga	22.1
19	Lao People's Democratic Republic	18.3	42	Turkmenistan	...
20	Malaysia	5.6	43	Tuvalu	...
21	Maldives	8.2	44	Uzbekistan	11
22	Marshall Islands	...	45	Vanuatu	...
23	Micronesia, Federated States of	41.2	46	Viet Nam	5.8

Ref. <https://data.adb.org/dataset/basic-statistics-asia-and-pacific>

Causes of Global Poverty:-

There's no "magic bullet" solution to poverty, but understanding its causes is a good first step.

1. Inequality
2. Lack of Education
3. Conflict
4. Hunger, Malnutrition

5. Climate Change
6. Lack of Government Support
7. Government corruption
8. Lack of Infrastructure
9. Lack of Jobs or Livelihoods
10. Lack of access to health care

Causes of Poverty in India:-

1. High population growth rate:

High population growth rate is one of major reasons of poverty in India. Illiteracy, poor health care facilities and lack of access to financial resources and high population growth affects the per capita income and makes per capita income even lower.

2. Increasing prices :-

Ever increasing prices of even basic commodities is reason of poverty. Caste system and unequal distribution of income and resources is another reason of poverty in India.

3. Climatic factors:-

Natural calamities such as frequent floods, disasters, earthquake and cyclone cause heavy damage to agriculture. Agriculture is stated to be the major occupation of the rural people; downfall of agriculture and lack of production will certainly be the major cause of poverty for them.

4. Low Productivity:-

There is relationship between real income and poverty, increase in real income leads to the reduction in poverty. In the agricultural sector, even today the traditional cultivation techniques are being employed by the farmers, leading to low productivity and hence resulting in poverty.

5. Unequal Distribution:-

Unequal distribution of land and other assets, land and other forms of assets constitute the main source of income of the rural people. The size wise distribution of operational holdings is vested in the hands of few farmers; therefore the other farmers suffer from poverty to a major extent.

6. Poor Village Industries:-

Village industries are poor in their comparison in terms of quality and productivity, as a result village industries are closing down, in this way, and individuals employed are losing their jobs and suffering from the conditions of poverty.

7. Immobility of Labour:-

If they are offered a job with higher wages, they are not willing to leave their homes and travel to another place to earn their living and take their conditions as they are.

8. Lack of Employment Opportunities:-

Lack of employment opportunities, unemployment leads to major poverty, because of lack of employment opportunities, people are either unemployed or underemployed, small and marginal farmers and landless agricultural labourer's constitute unemployed and underemployed population.

9. Caste System:-

The caste system, caste system in India has always been responsible for rural poverty. The subordination of the low caste people by the high caste people has caused the poverty of the former. The caste system in some areas was so rigid that it did not allow the low caste people to render their participation in economic development.

10. Joint family system:-

In the joint family system some of the members of the family take undue advantage of living in a joint family by depending upon the income of others. They become idlers and their normal life routine just consists of eating, sleeping and begetting children; in this manner there are few earning members and the family becomes large, hence resulting in poverty.

The Indian Government to use this opportunity to use expansionary fiscal Policy and Redirect both Public and Private Investment towards the creation of Infrastructure and the Provision of Basic needs. It is only with such a determined effort that any future growth will actually deliver poverty Reduction.

CONCLUSION:

In this Covid-19 pandemic struck India when it recorded its lowest economic growth in over a decade. The slowing economy had disproportionately impacted the rural areas, where the country's majority of consumers and poor reside. Many families living in the world's poorest countries must meet their basic needs with an income of less than \$1.90 a day. Nearly 10 percent of the world's population lives in this type of extreme poverty. According to the Global Hunger Index Report 2018 by the International Food Research Institute, India ranks 103 in the Global Hunger Index (GHI). Though there is no shortage of food production in India, our nation still has 35.8% of children under five in the underweight category. India is working hard to become a superpower in 2020, but such statistics are worrisome, as our nation still lags behind in improving GHI. At the same time, India seems to have achieved commendable success towards poverty eradication, because it is no longer the country with the largest number of poor people. There is a strong relationship between Poverty and Inequality, Unemployment, Hunger and Malnutrition. Ignoring negative aspects, Positive aspects can be taken into consideration in order to improve the Economy of our country.

The economic impacts of COVID-19 have been severe. Advanced and developing countries alike have experienced massive job losses, economic contraction, High Poverty, falling investments and exports. The impact of COVID-19 on poverty, however, is less clear. Thus, it may be a year or two before the full impact of the pandemic is known. However, economic growth is the largest driver of poverty reduction. Conversely, economic recessions drive a rise in poverty. Countries responded to the pandemic with large social spending programs to mitigate the worst of the economic shock and keep families afloat. Advanced economies provided trillions of direct and indirect fiscal support, equivalent to 28 percent of their GDP. Emerging and developing economies spent 7 percent and 2 percent of GDP respectively. There is huge and rapidly increasing inequality of wealth and income in most nations. There are now new opportunities for corruption which are being exploited by multinationals.

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IMPACT OF COVID- 19 ON ONLINE & DIGITAL LEARNING

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ABSTRACT:

Covid pandemic has changed the education system drastically. It has affected the offline teaching and learning. The universities have closed the doors. However, the teaching and learning has not been stopped. Indeed more systematization has been made in the teaching and learning by online mode. The system has prepared for online education. The platforms and terms like distance education; open and distance learning (ODI), blended education; correspondence courses; synchronous/asynchronous learning; learning management systems; and MOOCs have tremendously been explored by the teachers, experts and students for continuing the education system.

KEYWORDS: distance education; open and distance learning (ODI), blended education; correspondence courses; synchronous/asynchronous learning; learning management systems; and MOOCs. etc.

INTRODUCTION:

The daily lives have rapidly changed by 2020 due to the covid-19 pandemic. The universities have closed its doors due to the pandemic and conducted online exam. The students as well as teachers have accepted with online learning. Several modes of online teaching have been explored by the Teachers for online teaching and learning. The education department has also prepared for the online education. The Maharashtra government has undertaken the digital learning. The UGC recently has announced, 900 autonomous colleges of India shall offer online degrees and online education. Digital learning shall be the concern of the coming years. The UGC declared that students from India shall not remain away from higher education from the year 2022-2023.

ONLINE EDUCATION AND GROSS ENROLMENT RATE:

The Central Government has announce 50% Gross Enrolment Rate in higher education by 2035 in connection with New National Education Policy 2020. The UGC has determined to offer the autonomy for the colleges getting higher than 3.1 Score in NAAC. These autonomous colleges shall be able to offer online education. The assessment and evaluation shall be done on online mode or Computer based test by NTA. The important thing is that there should be no distinguish between the degrees obtained on online mode or offline mode. 75% attendance is also not mandatory for the online course which is mandatory for offline mode. Relaxation in the attendance for online mode shall obviously attract students towards online mode. Mr Jagdish Kumar, UGC Chairperson says "if we stick to only universities it becomes limited. There are a large number of high quality autonomous colleges in the country. This will enhance access for learning.

Kumar says: "Like NEP, which is built on the five pillars of access, equity, quality, affordability and accountability, the online education ecosystem will be developed on the same principles," The emerging subjects will be easily taught on (ODL) Online and Distance Learning mode very effectively then the existing conventional mode of teaching. The courses of emerging disciplines shall not be taught and conducted on the existing mode of person to person teaching and learning.

OPEN & DIGITAL LEARNING (ODL)

At present universities like IGNOU has been offering full fledged degree courses on online and ODL mode. It is not sufficient to increase the Gross Enrolment Rate in the present mode of person to person teaching learning. Hence, Higher Education Department of Government of India and UGC have decided to encourage and offer the rights to 900 autonomous colleges in approx India to offer UG and PG programs on ODL mode. The important thing in this is that both the degrees acquired on online as well as offline mode shall be equivalent. This decision of Higher Education Department of Government of India will really increase the rate of Gross Enrolment of India for UG & PG classes.

ONLINE COURSES: AN OVERVIEW

Before 2010 only 2% online courses were offered in comparison with traditional education. But after the pandemic the online learning has increased with a tremendous hike of 65% in the world. Obviously United States is the leader in offering online courses at Higher Education. India follows US. In the recent years, China has also been offering online education and courses rapidly. After China, the countries like South Korea, UK, and Malaysia have been offering online courses for UG, PG and Post Master courses

ONLINE PLATFORMS:

In the today's scenario we are very much familiar with the words in connection with online education; distance education; open and distance learning (ODL), blended education; correspondence courses; synchronous/asynchronous learning; learning management systems; and MOOCs. The platforms like Google Meet, Zoom calls, Webex, Teachmint, Google classroom, Testmoz, Google tools like doc, form; slide quiz have tremendously been explored during the pandemic.

The Swayam portal and NPTEL portal has been offering thousands of Massive Open Online Courses (MOOCs) the students from 9th class to post graduation degree and open for all. But these portals have been just providing certificate courses, diploma courses and short term courses. These courses are designed on four quadrants viz. introductory video, videos and text material, formative and summative assessment and discussion forum. These MOOCs courses on Swayam and NPTEL are widely popular in India and abroad offering education on purely online mode. The Open Universities like YCMOU, IGNOU have been offering degree courses on distance learning mode or hybrid mode

SOME FACTS ABOUT ONLINE LEARNING:

- 90% of the countries of the world have adopted online learning during the covid-19 pandemic to continue online learning.
- 83 countries have decided to continue to use online learning even after pandemic
- The platform Udemy has 20000 experts and 12 million students access for online learning
- Teachable has 7500 teachers and offering 20000 online courses 3 million students have been benefited by Teachable.
- The platforms like Rujuko and Skillshare also have been largely used by the teachers and students across the world. 40% of online platforms have been exploited in 2021.
- The largest number 63% of US students use online learning tools.
- 67% of American learners used mobile phone as a gadget for their online learning
- The attitude of online degree getting has also been increased 3.8% students used to get online degrees in 2016 this has been increased by 16.6% in 2021.

- The projected corporate online learning growth shall be 25% by the 2025. 17% of female students have shown their interest in getting online education.
- The countries like United States, China, India, UK and South Korea have invested largely on online education in the year 2020. 250 million full time students in China have been offered online degrees this is a largest growth of China. Alibaba cloud has been rapidly increasing its new services it has offered 1 lakh new services in the recent times.
- The university Ding Talk ZJU has offered more than 5000 online courses.
- In 2021 44% of institutes in India have adopted fully online courses while 21% colleges have used hybrid mode.
- The platform is like Udemy has been used 40 million students, LinkedIn has offered 16000 online courses in 7 languages, Coursera has been used by 25 million users, Skillshare has been used by 4 million users and it has been offering 2400 courses, edX has been offering 800 online courses

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“FINANCIAL ANALYSIS OF NON-PERFORMANCE ASSET (NPA) OF SELECTED SCHEDULE COMMERCIAL BANK IN MARATHWADA REGION”

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INTRODUCTION:-

Banking sector plays a key role in economic development of a country through mobilization of savings and distribution of funds to the productive sectors. It is well known fact that a delicate banking system can not only hamper the development of a particular economy but also it can deepen the real economic crisis. Therefore, the health of the banking system should be one of the primary concerns of the government of each country. Till 1991, asset quality was not prime concern in Indian banking sector. Performance objectives such as opening wide networks/branches, development of rural areas, priority sector lending, higher employment generation, etc. were the main concern of the government. While the primary function of banks is to lend funds as loans to various sectors such as agriculture, industry, personal loans, housing loans etc. But in recent times the banks have become very cautious in extending loans. The reason being mounting non-performing assets (NPAs) and nowadays these are one of the major concerns for banks in India. In this unit you will learn about non-performing assets, various reasons that are responsible for the growth of non-performing assets. You will also learn about various provisions that are available for non-performing assets and the non-performing assets recovery mechanism. If a bank has high NPA ratio then its performance is considered as weak than that of a bank with lower NPA ratio. It creates a bad effect on good will and equity value of the bank. In every economic condition NAP plays importance role. The increase in current account deficit is due to NPA all types of loans, interest rate are directly affect by system, NAP is a importance parameters to measures the performance financial condition of bank if NPA is high then condition of bank is weak and vice-versa. The issue of Non-Performing Assets (NPAs) in the Indian banking sector has become the subject of much discussion. The result of survey on Finance show all most all the bank have NAP it is responsibility of both bank and customer to decrease the NAP. [report](#) on the banking sector in India, where it observed that banks' capacity to lend has been severely affected because of mounting NPAs. Banks play a very useful and dynamic role in the economic life of every modern state. They are important constituents of the money market and their demand deposits serve as money in the modern community. Bankers are the custodians and distributors of the liquid capital of the country. Therefore most important function of the banking system is to mobilize the savings of the people by accepting deposits from the public. The banker becomes the trustee of the surplus balances of the public. The Non-performing Asset (NPA) concept is restricted to loans, advances and investments. As long as an asset generates the income expected from it and does not disclose any unusual risk other than normal commercial risk, it is treated as performing asset. On the other hand, when it fails to generate the expected income it becomes a “Non-performing Asset”. In other words, a loan asset becomes a Non-performing Asset (NPA) when it ceases to generate income, i.e. interest, fees, commission or any other dues for the bank for more than 90 days. A NPA is an advance where payment of interest or repayment of installment on

principal or both remains unpaid for a period of two quarters or more and if they have become 'past due'. An amount under any of the credit facilities is to be treated as past due when it remain unpaid for 30 days beyond due date. In the present time, a major threat of banking sector is prevalence of Nonperforming Assets (NPAs). The Non-performing Assets (NPAs) problem is one of the major and the most alarming problems that have shaken the entire banking industry in India like an earthquake. In spite of this, bank serves social objective through its priority sector lending, mass branch networks and employment generation, maintaining asset quality and profitability is critical for banks survival and growth

Meaning of NPAs

A performing asset is an advance which generates income to the bank by way of interest and other charges. A non-performing asset in the banking sector may be referred to an asset not contributing to the income of the bank or which does not generate income for the bank. In other words, an advance account, which ceases to yield income, is a non-performing asset. If the customers do not repay principal amount and interest for a certain period of time then such loans become non-performing assets (NPA). In a narrow sense, a non-performing asset may be defined as an asset which does not directly contribute to the corporate profits or yield any positive returns. This may be appropriate when applied to loans and advances. However, there are other assets such as cash balances held which are certainly require for business operations but do not yield any direct return.

Definition of NPA

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank. A "Non-performing Asset" (NPA) was defined as a credit facility in respect of which the interest and/or installment of principal has remained "past due" or a specified period of time.

Definition as per Narasimham Committee: Narasimham Committee clearly defined that an asset may be treated as Non-performing Asset (NPA), if interest or installments of principal or both remain unpaid for a period of more than 180 days. However, with effect from March 2004, default status is given to a borrower account if dues not paid for a period of 90 days.

Definition as per RBI Guidelines: RBI guidelines defined that NPAs consist of sub-standard assets, doubtful assets and loan assets. Any asset usually turns as NPA when it fails to yield income during a certain period.

TYPES OF PERFORMANCE ASSET:

- 1. Term Loans**
- 2. Cash Credit and Overdrafts**
- 3. Agricultural Advances**
- 4. Exempted Assets**
- 5. Advances under Rehabilitation Packages**
- 6. Take-out Finance**
- 7. Advances Covered by the Guarantees of DICGC/ECGC.**

OBJECTIVE OF THE STUDY:-

Following are the objective of the study:-

1. To find out various challenges in the Banking sector.
2. To find impact of banking sector on society
3. To analysis the significance of each variable that might affect the NPA

4. To find out what steps are taken by the Indian banking sector to reduce the NPA
5. To evaluate the comparative ration of the banks with concerned to the NPA

NPA:-

1. Payments of interest and principal are past due by 90 days or more
2. At least 90 of interest payments have been capitalized, refinanced or delayed by agreement
3. Payments are less than 90 days overdue, but there are other good reasons to doubt that payments will be made in full By bank regulatory definition non-performing loans consist
4. other [real estate owned](#) which is taken by foreclosure or a deed in lieu of foreclosure
5. loans that are 90 days or more past due and still accruing interest, and

NEED & IMPORTANCE OF THE STUDY:-

Banks have become an indispensable part of our economic system. The banking institution today forms the heart of the financial structure of the country. Indian banking has made a significant progress after nationalization especially in three aspects viz., branch expansion, deposit mobilization and loan maximization. Among these, monitoring of loans took a back seat in an era of mass banking and social banking. In the changing scenario of the banking, Non-Performing Assets (NPAs/NPA) have been the most vexing problem faced by the banks. In every economic condition NAP plays importance role. The increase in current account deficit is due to NPA all types of loans, interest rate are directly affect by system, NAP is a importance parameters to measures the performance financial condition of bank if NPA is high then condition of bank is weak and vice-versa.

RESEARCH METHODOLOGY:-

The present study is based on both the primary and the secondary sources, yet it is mainly based on the primary data. The major sources of secondary data are the information provided by Main Braches of Scheduled Commercial Bank, various branches of Scheduled Commercial Bank, population census, statistical reports, development indicators of Maharashtra, annual survey of Maharashtra, reference books, research journal, libraries, etc

Keeping the objectives of the study in view, an exhaustive study of ownership in Scheduled Commercial Bank has been undertaken the sample respondents have been selected on the basis of information provided by the Scheduled Commercial Banks offices in the Marathwada Regions various branches and field survey regarding Scheduled Commercial Bank. To investigate into the origin, performance and problems of the owners in small scale industry Scheduled Commercial Bank for which secondary data are not adequate, to shed light on these aspects the primary data were collected through a sample survey of Scheduled Commercial Bank. For this purpose, a structured questionnaire is use to collect data at bank mangeres level.

List of Samples selected**Table No. 1.2**

Name of the District	No. of Braches	5% Sample Units
Aurangabad:- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India.	2022	100
Jalna :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas		

Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India.	1263	62
Beed :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1222	61
Osmanabad :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1052	53
Nanded :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1150	58
Prabhani :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1045	53
Hingoli :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1030	52
Latur :- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India	1355	68
Total	10139	507

Source: www.rbi.com

The above Table No. 1.2 shows the data about Scheduled Commercial Banks and districts wise distribution. There are 10139 Scheduled Commercial Banks in the Marathwada Regions. In Marathwada Regions, Aurangabad districts were top with 2022 Scheduled Commercial Banks and Hingoli District was on the lower position with 1030 Scheduled Commercial Banks.

CONCLUSION & SUGGESTION:-

In Study of financial analysis of non- performance Asset (NPA) of selected schedule commercial bank in Marathwada region show that the various Scheduled Commercial bank & his main branches there are many branches under non performance assets and also show that in the study in Marathwada regions there are eight districts and in the eight district vary larges scheduled commercial bank in the Aurangabd district as well as in the eight district very lower braches to find out of the Hingoli districts. There are many branches to find out of the Marathwada regions if development of scheduled commercial bank then to deducted none performance assets there for in the Marathwada regions scheduled commercial bank will be developed otherwise do not improve in the Marathwada regions scheduled commercial bank. Banks have become an indispensable part of our economic system. The banking institution today forms the heart of the financial structure of the

country so that why in the Marathwada Regions scheduled commercial banks to find out why increase of non performance asset of scheduled commercial bank, and find out development solutions and improve the banking system in the Marathwada regions.

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A STATISTICAL ANALYSIS ON POPULATION GROWTH AND FOOD SECURITY IN INDIA

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ABSTRACT: -

India is the second most populous developing country in the world and the seventh largest in terms of geographical area as well as the third largest in terms of cultivable land. When India gained independence in 1947, the country had a population of 34 crores. India became a third world country as the country was plundered more and more by the British during the period of after independence. At the time of independence, the country was facing serious socio-economic problems viz. Malnutrition, starvation and half-starved were the main problems that plagued humanity. To solve all these problems, then the rulers adopted the path of planning and accordingly planning started in India in 1951. The country had a population of 36 crore in 1951 and at that time the country's cereals production was 51 million metric tons. That is 143.72 kg of cereals per capita. But then the problem of malnutrition, starvation and half-starved was very high in the country. That is why the strategy was to increase cereals production. Because they wanted to be self-sufficient in cereals production. The main objective of the time was to develop agriculture to increase cereals production and create alternative employment opportunities.

The economic development of a country depends on the income earned by the population. In India, the population is divided into agricultural, industrial and service sectors. 55% of the total population of the country is dependent on agriculture for employment and livelihood while 45% of the population is dependent on industrial and service sectors. Considering the demand for food grains the working population in all sectors of the country needed food grains. So, the growing population also needs to increase cereals production. In the first five decades after independence, India had a high rate of population growth. Planners did not take into account the challenges of the growing population, but the increase cereals production was due to the implementation of agricultural production plans and approaches in the country. However, with the increasing use of land for urbanization and industrialization, the amount of cultivable land has been declining. However, as the population continues to grow at a slower rate, the demand for food grains has increased significantly. As a result, the government will have to ensure food security for the people of the country by producing food grains at affordable prices. For this, long-term measures will have to be taken to increase food grain production in the country.

KEYWORD: - Food security, Cereal production, Malnutrition, Starvation, Half-starved, Green revolution, Agricultural development, regression analysis, estimation.

INTRODUCTION: -

India is the seventh largest country in the world and the second largest in Asia. India also has the second largest population in the world and the third largest country in the world in terms of cultivable land. This is expected to make India one of the world's leading food producers. India is known in the world as an agricultural country. However, India's agricultural sector is lagging behind

that of other developed countries. India has a history of ten thousand years of agricultural production. Initially, farming was done in the traditional way and with the view that farming was only a means of subsistence, only food grains and oil crops were grown in the fields. In the absence of a commercial approach, agricultural production could not initially increase. After India gained independence, the path of planning was adopted to solve the socio-economic problems of the country. For this, the National Planning Council and the National Planning Commission were set up and through them the planning process was started by preparing a draft of five-year plans. 'The first Five Year Plan (1951-56) focused on the development of agriculture in India'⁽¹⁾. Special emphasis was laid on construction of irrigation facilities. Agricultural marketing facilities were created. Co-operative credit societies were established in the country under the British Co-operative Societies Act (1904). Considering the current situation, emphasis was laid on agricultural development and priorities were set to address the dire social problems in the country such as malnutrition and hunger by increasing food production. Initially, planning was done keeping in view the economic condition and economic potential of the country, so the emphasis was on increasing agricultural production.

'At the end of the Third Five Year Plan (1961-66), a revised approach to agricultural production was adopted in India in 1965. The agricultural green revolution in India begins under the guidance of the then American agricultural expert Dr. Norman Borlaug and Indian agricultural expert Dr. M. S. Swaminathan ⁽²⁾. Emphasis was placed on maximizing the use of improved agricultural inputs to increase agricultural production. As a result, India's cereals production increased by 108.2 million metric tonnes in 1971 and India was declared self-sufficient in cereals production. Since then, the focus on agricultural development in India from time to time has led to an increase in cereals production. This means that from the fourth year after India's independence, the emphasis was on increasing agricultural production through planning, but only to build agricultural facilities to increase agricultural production. The modern approach to increasing agricultural production was not adopted at the outset of planning. It took 18-19 years since independence to adopt a modern approach. The rulers understood the importance of cereals production but did not realize the growing population. The country's population was 34 crores at the time of independence. In 1971, the country's population increased to 55 crores. This was followed by the imposition of an economic emergency in the country in 1975 due to political instability in the country. Then central government became aware of the growing population and formulated a national policy for population control. The government then issued an order for compulsory family planning. This means that India has developed a political will to implement a revised approach to agricultural production since 1965 and a population control policy since 1975.

Present research article analyzes on the basis of statistical information regarding population growth and cereals production in India. It also analyzes the country's population growth and cereals production by 2050. This will help in formulating future plans and strategies to increase population control and cereals production in India.

OBJECTIVES OF THE RESEARCH ARTICLE: -

1. To analyze the population growth in India.
2. To analyze the growth of cereals production in India.
3. To make a comparative analysis of population growth rate and cereals production growth rate in India.
4. To carry out analysis to formulate forecasts and strategies for population growth and cereals production growth in India by 2050.

DATA COLLECTION: -

Present research article provides a statistical analysis of India's population and growth in cereals production. Secondary data-collection have been used for this. Secondary data mainly pre-published census report, Union Ministry of Agriculture website, reference books, various magazines etc. It contains information related to research articles. The information collected was mainly theoretical and statistical in nature. Therefore, qualitative and quantitative analysis techniques have been used for clarification. This has served the purpose of the research article.

FOOD SECURITY: -

“All people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their food preferences and dietary needs for an active and healthy life”. – United Nations committee on world security⁽³⁾

“Availability at all times of adequate, nourishing, diverse, balanced and moderate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption and to offset fluctuations in production and prices”. -1974 World food conference. ⁽⁴⁾

In short, food security means that all the citizens of the country get adequate, timely and good quality food every twelve months.

STRATEGIES TO INCREASE CEREALS PRODUCTION IN INDIA: -

Food security has always been a topic of discussion and research for a growing population. Since the beginning of the twentieth century, the world's population has grown rapidly. Social inequality also increased in the world in the twentieth century. Very few countries in the world have exploited most countries economically on a large scale. As a result of all the economically exploited economies lagging behind, the population of the economically exploited countries increased rapidly. However, the production of cereals required for the growing population could not increase. As a result, economically backward countries faced severe problems such as malnutrition and starvation. After World War II, most of the world's enslaved economies became independent. During the same period, economically developed countries undertook research to increase agricultural production. It involved the successful experiment of increasing cereals production globally through the efforts of American agricultural expert Dr. Norman Borlaug. Dr. Borlaug has been instrumental in alleviating hunger in many African and Asian countries, thanks to Norman Borlaug's successful experiment in increasing wheat production. In India too, the efforts of Dr. M. S. Swaminathan and the then Union Minister of Agriculture, C. Subramaniam, were used to increase the production of cereals by using improved and high yielding seeds and increasing the production of cereals

The Green Revolution led to a huge increase in cereals production in India. The Green Revolution made India self-sufficient in cereals production. The Green Revolution led to an increase in cereals production in India, but it also showed an important paradox. The Green Revolution greatly increased cereals production in India but also created a severe problem of malnutrition among the tribals in remote areas of India. This means that self-sufficiency in cereals production alone has not solved the problem of malnutrition and hunger. This is because not much effort has been made in India to increase the purchasing power of foodgrains. People who could not afford to buy food grains could not afford them even though they were available, so the country faced dire problems like malnutrition and starvation. 'In 2013, the central government formulated a new strategy to address the problem of malnutrition and hunger in the country. India passed the National Food Security Act. Under this Act, all the families below the poverty line in the country and the general families above the poverty line were brought under the purview of the Food Security Act. The

National Food Security Act guarantees food security to 75 % of rural and 50 % cent of urban households.⁽⁵⁾ Even after taking food security measures, India was ranked 100th out of 119 countries in the Global Hunger Index published in 2017. India has sufficient cereals production but India lags far behind in the global hunger index due to its inability to provide food grains to all. For this, the government needs to take concrete measures.

Cereals Production and Population Growth in India: - Comparative Analysis

The main purpose of this research article is to make a statistical analysis of population growth and increase in cereals production. So far, this article has tried to explain the strategy of cereals production and the reality of cereals production. But for a more realistic analysis, it is more important to study how India's population has grown and cereals production has increased since independence. It is also important to predict how India's population growth and food production will continue to grow over the next 30 years or 2050. It is necessary to formulate long-term strategies with respect to population and cereals production. Doing so will ensure food security for India's growing population. Food security will not be achieved by law alone. India's credibility and responsibility at the global level has increased since 1991 when it was awarded the free trade Policy. To fulfill this responsibility, India must be a leader in cereals production and self-sufficient. Only then will India have to do a credible job at the national and international level of providing foodgrains to the economically poor in the country and also to the poor in the economically backward countries of the world. For that, India has to do the right planning with foresight.

The following table shows the increase in population and cereals production since India gained independence. The table shows statistical information based on pre-published information. Also shown is a revised estimate for 2050. This will enable the government to come up with a new strategy to increase cereals production by accepting the challenge of creating food security in India.

Table: - Population Growth and Food production status in India

Year (Decades)	Population (Million)	Percentage increase in Population	Cereal Production (Million Metric Tons)	Cereal per person	Percentage increase in cereals
1951	361.1	Nil	51.9	143.72	Nil
1961	439.2	21.62	82.7	188.29	59.34
1971	548.2	24.81	108.2	197.37	30.83
1981	683.3	24.64	133.3	195.08	23.19
1991	846.3	23.85	168.4	198.98	26.33
2001	1027	21.35	212	206.42	25.33
2010	1220	18.79	242	198.36	14.15
2020	1330	09.01	296.65	223.04	22.58
Estimated	Estimated	Estimated	Estimated	Estimated	Estimated
2030	1462.7	09.97	314.38	214.92	05.97
2040	1610.9	10.13	348.84	216.54	10.96
2050	1759.1	09.20	383.30	217.89	09.87

Explanation: -

The table above shows statistical information regarding population and cereals production in India. Malnutrition and hunger were serious social problems for the first two decades after India's independence. Because of the economic and social exploitation of India by the British before independence, the overall development of the society could not take place. The agricultural sector

could not develop as economic exploitation was rampant. Despite the abundant availability of land to the people, the traditional method of farming has not been able to increase cereals production in agriculture. After India gained independence, the responsibility of achieving economic and social development of the country fell on the rulers. India has been planning for development since 1950-51. In 1951, when India's population was 361.1 million, the country's cereals production was 51.9 million metric tonnes. In 1951, India had only 143.72 kg of food grains per capita. Due to this very low rate, food was not available to all the people of the country, which led to severe social problems such as malnutrition and hunger. During the ten years from 1951 to 1961, the country's cereals production increased by a record 59.34% to 82.7 million metric tonnes. However, during the same period, the population grew by 21.62% to 439.2 million. This means that the growth rate of cereal production was 37.72% higher than the population growth, which is the highest in India to date. Per capita cereals production was 143.72 kg in 1951 and increased to 188.29 kg in 1961. The village cereals production grew so much but the problem of malnutrition and hunger could not be solved due to extreme disparity in distribution. During the ten years from 1961 to 1971, many reforms were made in agricultural production in India, a revised approach to agricultural production was adopted. As a result, cereals production increased by 30.83% to 108.2 million metric tonnes in ten years. The highest population growth rate during this decade was recorded at 24.64 % and when India's population reached 548.2 million in 1971, per capita food grains availability was 197.37 kg. The Central Government declared India self-sufficient in food grain production. However, the problem of malnutrition and hunger could not be solved as it was not possible for the people below the poverty line to buy enough food grains due to high poverty rate in the country. After 1970, efforts were made at the government level to eradicate poverty in India. The policy of re-investing in agriculture was formulated to increase employment. As a result, cereals production increased by 23.19% in the ten years from 1971 to 1981, bringing the total production to 133.3 million metric tonnes. However, the growth rate of cereals production during this decade was higher than the growth rate of 24.64%, bringing the total population to 683.3 million. For the first time since independence, the rate of increase in cereals production was lower than the rate of population growth. From 1981 to 1991, the then Prime Minister Rajiv Gandhi placed more emphasis on the scientific approach in the country. The policy also had an impact on the agricultural sector, with cereals production increasing by 26.33% to 168.4 million metric tonnes during the period. The population also increased by 23.85% to 846.3 million, with a per capita availability of 198.98 kg of food grains. However, due to high economic inequality in rural areas of the country, severe problems like malnutrition and hunger in rural areas have not been solved.

India adopted new economic reforms in 1991. The new economic reforms have also had an impact on agricultural productivity growth. During the ten-year period from 1991 to 2001, cereals production increased by 25.33% to 212 million metric tonnes. During the same period, the population of the country increased by 21.35% and in 2001, the population of India reached 1027 million. During this ten-year period, cereals production increased by 3.98% as compared to population growth. From 2001 to 2010, the growth in cereals production was 4.64% lower than the population growth. This was the lowest increase in cereals production in India since independence. During this period, cereals production increased by 14.15% to 242 million metric tons. The population, however, grew by 18.79% to 1220 million. After 2010, a new strategy was formulated to increase agricultural production in India. Investment in agriculture was increased. The expected growth in agricultural production was recorded between 2010 and 2020 due to the policy of making

infrastructure more effective for the agricultural sector. During the period, cereals production increased by 22.58% to 296.65 million metric tonnes. During this ten-year period, however, the rate of population growth declined sharply. The population grew at a rate of 9.01% to 1330 million. During this period, per capita cereals were available at 223.04 kg. It was the highest per capita cereal since independence. However, the problem of malnutrition in India has not gone away. This is because cereals production in the country has increased but the purchasing power of certain people has not increased.

The table above predicts the growth of population and cereals production in the country by 2050 by adopting statistical techniques. According to the growth rate of cereals and population over the last decade, the total population of the country will increase to 1462.7 million during the ten years from 2020 to 2030 at a rate of 09.97%. cereals production is estimated to increase by 05.97% during the same period to 314.38 million metric tons. Population growth in this decade could be as low as 4% annually. However, there is a statistical estimate of a slight increase in cereals production. From 2030 to 2040, the population is expected to grow at a rate of 10.13%, bringing the total population to 1610.9 million. Cereal's production is estimated to grow at an annual rate of 10.96% to 348.84 million metric tons. Considering the decade 2040 to 2050, the population is estimated to grow at a rate of 09.20% and the total population is estimated to be 1759.1 million. This is a revised estimate. Given this forecast, there will be no food shortages in India by 2050. Such a conclusion is reached by adopting statistical techniques. However, with regard to the growing population in the country and in terms of food security, the government has to decide a policy that will have a far-reaching effect on the country. In order to control the population growth in the country and to ensure continuous growth in cereals production, a strategy has to be formulated.

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AGRICULTURAL MARKETING IN INDIA

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ABSTRACT:

In India Agriculture was practiced formerly on a subsistence basis, the villages were self sufficient. People exchanged their goods, and services within the village on a barter basis. With the development of means of transport and storage facilities, agricultural produce is considered as an integral part of agriculture, since an agriculturist is encouraged to make more investment and to increase production. Thus there is an increasing awareness that it is not enough to produce a crop or animal product; it must be marketed as well.

INTRODUCTION:

Agricultural marketing involves in its simplest form the buying and selling of agricultural produce. This definition of agricultural marketing may be accepted in olden days, when the village economy was more or less self-sufficient, when the marketing of agricultural produce presented no difficulty, as the farmer sold his produce directly to the consumer on a cash or barter basis. But, in modern times, marketing of agricultural produce is different from that of olden days. In modern marketing, agricultural produce has to undergo a series of transfers or exchanges from one hand to another before it finally reaches the consumer.

The National Commission on Agriculture defined agricultural marketing as a process which starts with a decision to produce a saleable farm commodity and it involves all aspects of market structure of system, both functional and institutional, transportation and distribution. The Indian council of Agricultural Research defined involvement of three important functions, namely (a) assembling (concentration) (b) preparation for consumption (processing) and (c) distribution.

IMPORTANCE AND OBJECTIVES OF AGRICULTURE MARKETING:

The farmer has realized the importance of adopting new techniques of production and is making efforts for more income and higher standards of living. As a consequence, the cropping pattern is no longer dictated by what he needs for his own personal consumption but what is responsive to the market in terms of prices received by him. While the trade is very organized the farmers are not conversant with the complexities of the marketing system which is becoming more and more complicated. The cultivator is handicapped by several disabilities as a seller. He sells his produce at an unfavorable place, time and price.

THE OBJECTIVES OF AN EFFICIENT MARKETING SYSTEM ARE

1. To enable the primary producers to get the best possible returns,
2. To provide facilities for lifting all produce, the farmers are willing, to sell at an incentive price,
3. To reduce the price difference between the primary producer and ultimate consumer, and
4. To make available all products of farm origin to consumers at reasonable price without impairing on the quality of the produce.

FACILITIES NEEDED FOR AGRICULTURAL MARKETING

In order to have best advantage in marketing of his agricultural produce the farmer should enjoy certain basic facilities.

1. He should have proper facilities for storing his goods.

2. He should have holding capacity, in the sense, that he should be able to wait for times when he could get better prices for his produce and not dispose of his stocks immediately after the harvest when the prices are very low.
3. He should have adequate and cheap transport facilities which could enable him to take his surplus produce to the mandi rather than dispose it of in the village itself to the village money-lender-cum-merchant at low prices.
4. He should have clear information regarding the market conditions as well as about the ruling prices, otherwise may be cheated. There should be organized and regulated markets where the farmer will not be cheated by the “dalals” and “arhatiyas”.
5. The number of intermediaries should be as small as possible, so that the middleman’s profits are reduced. This increases ! The returns to the farmers.

AGRICULTURAL MARKETING IN INDIA

The existing systems of agricultural marketing in India are as briefly described here.

1. Sale to moneylenders and traders

A considerable part of the total produce is sold by the farmers to the village traders and moneylenders. According to an estimate 85% of wheat, 75% of oil seeds in U.P., 90% of jute in West Bengal and 60% of wheat, 70% of oil seeds and 35% of cotton in Punjab are sold by the farmers in the villages themselves. Often the money lenders act as a commission on agent of the wholesale trader.

2. Hats and shanties

Hats are village markets often held once or twice a week, while shanties are also village markets held at longer intervals or on special occasions. The agents of the wholesale merchants, operating in different mandies also visit these markets.

The area covered by a “hat” usually varies from 5 to 10 miles. Most of “hats” are very poorly equipped, are uncovered and lack storage, drainage, and other facilities. It is important to observe that only small and marginal farmers sell their produce in such markets. The big farmers with large surplus go to larger wholesale markets.

3. Mandies or wholesale markets

On wholesale market often serves a number of villages and is generally located in a city. In such mandies, business is carried on by arhatiyas with the help of brokers, who are generally the agents of arhatiyas. Because of the malpractices of these middlemen, problems of transporting the produce from villages to mandies, the small and marginal farmers are hesitant of coming to these mandies.

The arhatiyas of these mandies sell off the produce to the retail merchants. However, paddy, cotton and oilseeds are sold off to the mills for processing. The marketing system for sugarcane is different. The farmers sell their produce directly to the sugar mills.

4. Co-operative marketing

To improve the efficiency of the agricultural marketing and to save farmers from the exploitation and malpractices of middlemen, emphasis has been laid on the development of co-operative marketing societies. Such societies are formed by farmers to take advantage of collective bargaining. A marketing society collects surplus from its members and sell it in the mandi collectively. This improves the bargaining power of the members and they are able to obtain a better price for the produce. In addition to the sale of produce, these societies also serve the members in a number of other ways.

IMPROVEMENT OF AGRICULTURAL MARKETING SYSTEM

Government of India has adopted a number of measures to improve agricultural marketing, the important ones being establishment of regulated markets, construction of warehouses, provision for grading, and standardization of produce, standardisation of weight and measures, daily broadcasting of market prices of agricultural crops on All India Radio, improvement of transport facilities, etc.

1. Marketing surveys

In the first place the government has undertaken marketing surveys of various goods and has published these surveys. These surveys have brought out the various problems connected with the marketing of goods and have made suggestions for their removal.

2. Grading and standardization

The government has done much to grade and standardize many agricultural goods. Under the Agricultural Produce (Grading and Marketing) Act the Government has set up grading stations for commodities like ghee, flour, eggs, etc. The graded goods are stamped with the seal of the Agricultural Marketing Department – AGMARK. The “Agmark” goods have a wider market and command better prices. A Central Quality Control Laboratory has been set up at Nagpur and eight other regional laboratories in different parts of the country with purpose of testing the quality and quantity of agricultural products applying for the Government’s “Agmark” have been created. The Government is further streamlining quality control enforcement and inspection and improvement in grading.

3. Provision of warehousing facilities

The prevent distress sale by the farmers, particularly the small marginal farmers, due to prevailing low prices, rural godowns have been set up. The government has done much to provide warehousing in towns and villages.

The Central Warehousing Corporation was set up in 1957 with the purpose of constructing and running godowns and warehouses for the storage of agricultural produce. The states have set-up the State Warehousing Corporations with the same purpose. At present the Food Corporation is constructing its own network of godowns in different parts of the country. The total storage capacity in the country was 27 million tonnes at the end of the sixth plan.

4. Government purchases and fixation of support prices

In addition to the measures mentioned above, the Government also announces minimum support price for various agricultural commodities from time to time in bid to ensure fair returns to the farmers. These prices are fixed in accordance with the recommendations of the Agricultural, Price Commission.

If the prices start falling below the declared level (say, as a result of glut in the market), the Government agencies like the Food Corporation of India intervene in the market to make direct purchase from the farmers at the support prices. These purchases are sold off by the Government at reasonable price through the public distribution system.

CONCLUSION:

A good marketing system is one, where the farmer is assured of a fair price for his produce and this can happen only when the following conditions are obtained.

1. The number of intermediaries between the farmer and the consumer should be small.
2. The farmer has proper storing facilities so that he is not compelled to indulge in distress sales.

3. Efficient transport facilities are available.
4. The malpractices of middlemen are regulated.
5. Farmers are freed from the clutches of village moneylenders and
6. Regular market information is provided to the farmer.

The two institutions co-operative marketing societies and regulated markets, together can assure, the presence of all these conditions. Accordingly if cooperative marketing societies are developed on the lines indicated above (along with regulated markets), the Indian agricultural marketing system can be considerably improved.

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INDO- US ECONOMIC & POLITICAL RELATIONS

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ABSTRACT :

In the 21th Century the demography of world politics is seeing sudden changes some countries which already are superpowers are trying to project themselves as world leader one such countries is U.S.A. or America. America became superpower in 1991 of the dissolution of Soviet union, India and the U.S both Used to be colonies of the British but after their respective independence, both emerged as an important fraction in world politics. U.S. Became a powerful nation whereas India as the world's largest democracy. The correlation between India and the U.S. has been in existence since late So's and it's going strong in the 21st Century, if we ignore some hard times in History. It has become a need of the time to increase and strengthen the political and Economic relations between these two nations.

KEYWORDS : Demography, USSR, Democracy, Economic Development, Universal etc.

INTRODUCTION :

Till the Independence in 1947 India and U.S. diplomatic communication was Impossible, at the time of the second world war, the U.S. President Franklin D. Roosevelt thought that indian force can be used as a hardle to stop, the marching Japanese forces in South Asia, but the Nationalist leaders of India had a condition that they would support was efforts to British forces only if the British give India Independence In Return, Roosevelt took this matter in front of the British Pm Churchil But the British did not liked the approach at the U.S. towards independence of India, in fact, it put a steain on the U.S-British relations. But the U.S. was concerned that the motto of allied powers which was fighting for independence and Right to Self Determination (RTSD). Which stated that the allied forces should also liberate their colonies which has been fighting for the values since decades. The Britishes and the U.S. leaders made and drafted the work of the Atlantic charter (Ad) which was an important policy in the world past world war charter stated. The ideal goals of the War – No, territorial aggrandzment, no territorial changes made against the wishes of people, self determination ; restartation of self-government to those deprived of it; reduction of trade restrictions global co-operation to secure better economic and social conditions for everyone freedom of borders, abandonment from use of force.

According to Rooselvelt, the Atlantic Charter was an universal proposition and also applied to territories under colonial rule, That's why for the U.S. India was a right fall allic and claimant to RTSD.

The U.S. & India went through a bad phase during the cold war because india went to become non-aligned to any country because of the differences in ideologies to both countries. It became more tensed when U.S. helped Pakistan and made it a member of (ENTO and SEATO which brought the cold war at the doors of India. Because of this India started leap towards USSR because of which the Relations got started more but still. The U.S. helped India in some factors like social and Economic assistance because with the differences in ideology. There was a thing connecting these two nations and that is democracy and also it was helpful for the U.S. to make India a close friend to keep a chief of USSR and China. But still there were some rough batches in the diplomatic relations till the end of cold war Erailike U.S. Isolating India after India's Nuclear test by creating

the NSG (Nuclear Suppliers) After the cold war the Indo U.S. Relationship has deepened, after the end of cold war and disintegration of the USSR the ties between both the countries have reached a great heights.

The Indo-US relations started to get stronger during the time of AtalBihariVajapayee it changed it's trajectory which called India and the U.S. as natural allies whilst Obama hailed Indo-US relations as Defining partnership in 21st Century. Former U.S. president Mr. Donald Trump had said that India and the U.S. are tow "boskends of stability" and he also favoured India to be positioned as global leading Power.

RESEARCH METHODOLOGY:-

The present research article analyzes the economic and political relations between India and the US.Secondary data is used for the research article.This research article has been prepared on the basis of information published in various pre-published journals, reference books and various sites.

INDIA – U.S. POLITICAL RELATIONS

Historical Background = Since Both India and the U.S. were both British colonies, it connects them after the second world war U.S. emerged as a global war. While after the cold war and disintegration of the USSR. The U.S. became sole superpower of the world, India and the U.S. Relations has growing since when India opened it's economy and made way for companies. Industries from all over the world.

The U.S. with Capitalism at it's core has come ideological differences with India. Because Indian Economic Conditions are different. The U.S. has been providing assistance to India in Economic and Social fields since long time at the time of cold war. When U.S and Russia were struggling strategically, Indian Nuclear, test made the U.S. Suspicious of India which resulted in India in International politics as well as keeping India oat of the Nuclear supply group (NSG) which made India Slightly leaned towards. USSR but after the cold war, U.S. started seeing India as an Important Ally which could have been important to keep an eye on the growing interest of china as well as Russia. Since the U.S. president have a policy of America first, its sometimes get hard to cove with the ideological differences but still, they can be made through it.

PRESENT :

In 2013, the U.S. Deputy Secretary of Defense Ashton Carter envisagedDefence Technology and trade envisage(DTI) with India for India. It was a Defense technology whereas for the U.S. it was more of a Defense trade IniHalive. The DTTI unable US to develop and create major insight into Indian defense negotiation behavior.

The number of high-level visits and frequency of Exchange between India and the U.S. has gone high up significant lately. P.M. of India Narendramodi visited the U.S. an 26 September 2014. Where he spoke to then president of U.S. Mr. Barack Obama and members of his cabinet. A vision statement and a joint statement was is sure after the visit. The visit of Mr. Modi was followed by President Obama's visit to India on 25January the chief guest for republic day of India in 2019. During the visit the two sides issued a Delhi Declaration of Freindship and adopted a joint strategic vision for Asian pacific and the Indian Ocean Region. India and United States enjoy comprehensive global strategic partnership covering almost an areas of human endeavor driven by shared democratic values convergence of Interests a range of issues and Vibrant people to people contacts.

ECONOMIC RELATIONS :

India U.S. Bilateral trade in goods and services increased from \$104 billion in 2014 to \$114 billion in 2016. Two way machandise trade stood at \$66.7 billion of this India's exports of goods to the US were valued of \$46 billion. The rapidly expanding trade and commercial linkages from an important component of the multi-facted partnership between India and the United States. The U.S. is india's second longest trading partner and a major destination for the U.S. exports of goods and services. Bilateral brude in goals and services was of US \$146 billion in 2019. Significant increase in bilateral hydrocarbon trade between India and USA has registered touching US\$9.2 billion during 2019-20. During financial year 2020-21. India received the highest ever foreign direct investment amounting to USD 81.72 billion. U.S. is one of the top investment Destination for India FDI. According a survey conducted by CII(June 2020). Indian companies employ nearly 125000 people in the U.S. with tangible investments exceeding US \$22 billion across divense sectors, including pharmaceuticals and life sciences, telecommunication, aerospace and defense, financial services, many factoring, tourism and hospitality, design and engineering, automotive, food and agriculture mining materials.

CONCLUSION:

- I. After the Cold War, the international strategic environment changed due to disintergration of USSR.
- II. When the cold war ended, Indian opened it's economy making American businesses to look at India as a vibrant Market.
- III. The three million diaspora of India which act as a bridge between US and India.
- IV. As leading nations in the world, Co-operation Between India and U.S. will become a breakthrough.
- V. The difference between both can be eradicated with a story vision.
- VI. Even though there are set books but they can be made through.
- VII. The increase in trade and diplomatic relation in both of the countries are a major need of time.

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SOCIO-ECONOMIC FACTORS INFLUENCING THE BUYING BEHAVIOUR IN ONLINE SHOPPING IN NASIK DISTRICT

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ABSTRACT :

In the era of globalization digital marketing has played a pivotal role in revolutionizing the market. Over the last decade maximum business organizations have opted for running their organisations with a technological change by opting for a digital market along with customary market; while some have gone solely for the digital platform to sell their goods considering the new trend in the market. Online shopping or marketing is driven by the use of technology (i.e. Computer, Mobiles, and Tablets) for a better marketing performance. And retailers are devising strategies to satisfy the demand of online shoppers; they're busy in studying consumer behavior within the sector of online shopping, to determine the customer attitudes towards online shopping and also by taking into consideration their socio economic factor. Therefore, with the increasing market and its new dimensions we have also decided to study the present socio economic factors influencing the buying behavior in online shopping platform along with behavioral variables such as - quality, most preferred shopping websites and portals, product criterion, price and promotions.

KEY WORDS: - Online Shopping, Customer satisfaction, Buying behavior, E-commerce

I. INTRODUCTION

Online shopping is a relatively new phenomenon in the world of E-commerce. Many companies are selling and launching their products/services on online platforms. Consumer's willingness to indulge in an online shopping experience is ever increasing with each day as the customer's perception towards online shopping is entirely changed, they see this as a new trend, time saving, easy accessible, variety and with more interesting buying experience. When online shopping first became popular, the image and perception were of low security, poor quality, and untrustworthy. However, the perception has gradually changed, and at the moment, it is showing positive signs among customers and consumers and at the instant it's showing positive signs among customers and consumers.

As the internet and smartphone payments have provided a unique opportunity to companies to attract customers by way of easy payments and by providing a hassle free experience. Online shopping creates a craze among both male and female buyers as prior to that people who wished to shop had to fight through their daily chores to take out a major part of the day just to make room for shopping, which in today's day and time of digitalized shopping medium they just have to surf through various shopping sites to grab best deals and offers and a make a choice of their own liking and place an order. Which in returns saves a lot of time and effort as compared to that of previous time i.e. physical shopping at the outlet.

With increasing traffic and number of people choosing to shop on online shopping sites, its acceptance have also grown among general masses. The idea and goal of an e-commerce business is to provide its clients a hassle free and a comfortable option through its services. Customers have always been wanting an experience which saves their time and money; in addition to that customer can retrieve all the product information within a few clicks and compare that with other available platforms for shopping and can get the best deals and services regarding any genre of a particular product. A customer wishes to be able to purchase at anytime and anywhere, and an online shopping platform provides that 24x7 user friendly shopping experience. Internet is changing the way a consumer - shops and buys goods and services on an online platform. Nowadays, E-commerce website is not the only mode which provides an online shopping experience; due to increasing demand and attention of the masses many social media platforms, websites and applications are being used by the seller and buyer to sell and purchase goods and services respectively; viz. Facebook, Instagram, YouTube and many more such social networking platforms.

II. LITERATURE REVIEW

The European Public Administration Network (EUPAN) explains through a model which helps to suggest that a customer satisfaction with reference to any service is said to be his/her experience and if the experience of the customer shopping increases with that of the services offered by the provider then it surely exceeds the expectations of customer, and only then the satisfaction of the customer are going to be increased to new heights. A customer ought to be satisfied with their initial e-commerce shopping experience before purchasing more goods and services online. Many studies have been conducted in the due course by various scholars and researchers to spot the background of the consumer satisfaction towards online shopping (Jun, Yang and Kim, 2004; Ballantine, 2005).

It is therefore discovered that consumers - attitude and thinking with reference to convenience and security concerns have noteworthy effects on their intention to get online shopping experience. (Limayenetal, 2000)

It is to be noted that brand loyalty through powerful brand identity creates a serious competitive advantage over other providers in a market as a well-recognized and valued brand among masses encourages repeat purchases (Porter & Clay comb, 1997).

This study intended to observe whether brand loyalty will influence consumer buying behavior of luxury branded goods. Keller's (1998) model proposes that brand knowledge is comprised of brand name and its awareness (brand recognition and recall achieved through marketing stimuli), of brand image. Brand image is claimed to result from the favorability, strength, uniqueness, and kinds of brand name associations held by the buyer.

III. RESEARCH METHODOLOGY

The study is based on interview, dialogue and data observations which were conducted by using semi structured questions which consisted closed as well as open ended questions put forth to the respondent. The study is analytical & descriptive in nature.

Source of information of data is-

Primary Source: -

Primary information is collected from the respondent directly through - Personal Dialogue, Direct Communication and Self constructed questionnaire

Secondary Source: -

Information was gathered by referring to various research papers and articles published by the researchers on similar topics on websites and also with the help of books and journal.

Sample Size:-

Samples were randomly selected from the population based in different parts of Nashik district which are from different age groups and occupation; the total number of respondents for the study were 200.

IV. DATA ANALYSIS AND INTERPRETATION

The primary data collected has been analyzed and interpreted with help of percentage analysis

Demographic classification was done upon the Characteristics such as sex, age, marital status, location, occupation, education level and monthly income.

Table A. Demographic Consideration of respondent

Gender	Frequency	Percentage
Male	128	64
Female	72	36
Age	Frequency	Percentage
18 to 25	52	26
26 to 35	78	38
36 to 45	44	22
46 & above	28	14
Location	Frequency	Percentage
Urban Area	116	58
Rural Area	84	42
Marital Status	Frequency	Percentage
Unmarried	102	51
Married	98	49
Education	Frequency	Percentage
UG	56	28
PG	96	48
Professional Degree	40	20
Other	8	4
Occupation	Frequency	Percentage
Student	60	30
Business / Profession	56	28
Service	68	34
Home Maker	16	8
Monthly Income	Frequency	Percentage
Less than 20,000	80	40
20,001 to 30,000	32	16
30,001 to 40,000	24	12
Above 40,001	64	32

INTERPRETATION:

Socio Economic status of consumer in online shopping or E-shopping was analyzed and the results are in table A mentioned above.

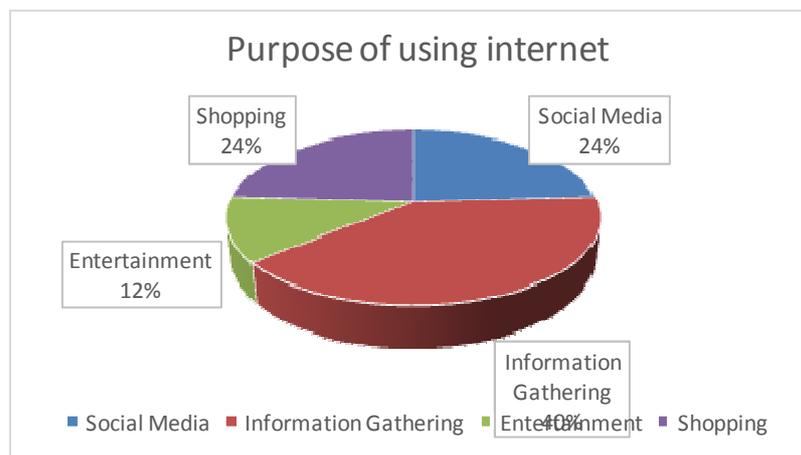
The gender consisting of Male (64.00%) and Female (36.00%) of the total respondents take for survey. The majority of online shoppers/buyers come from age group of 26 to 35years (38.00%) of age, followed by 18 to 25years (26.00%), 36 to 45years (22.00%) and 46 years & above (14.00%).

Most of the respondent where from Urban area (58.00%) compare to Rural Area (42.00%). The marital status of respondents was as such unmarried (51.00%) and married (49.00%). In terms of educational qualification results were as follows Undergraduate (28.00%), Post graduates (48.00%) and Professionals degree (20.00%) and other (4.00%) of the total respondents taken for the research by the researcher.

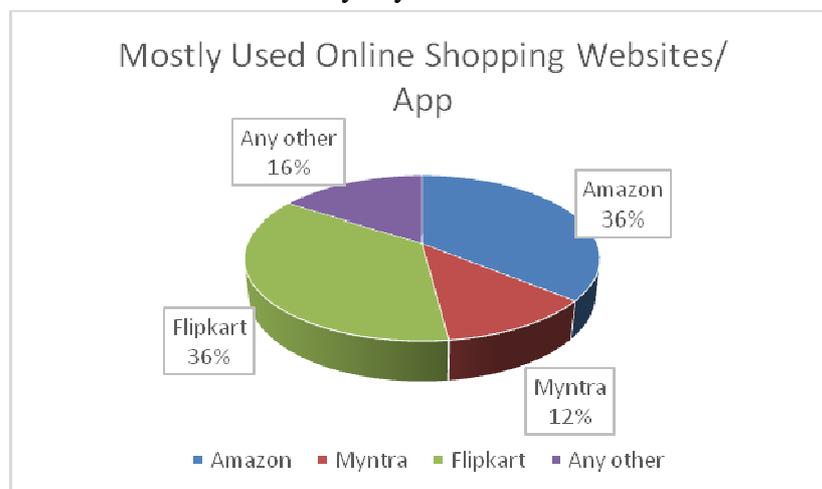
Result in terms Occupations of the respondents were almost (30.00%) were students, professionals (28.00%) and majority of them were in servicemen about (34.00%). homemaker about (8%) of the total respondent studied by researchers.

The monthly income of respondent doing online shopping was found out majority of them came from income group of less than 20,000 ₹ (40%), followed by above 40,001 ₹ (32.00%), 20,001 to 30,000 (16.00%) and 30,001 to 40,000 (12.00%).

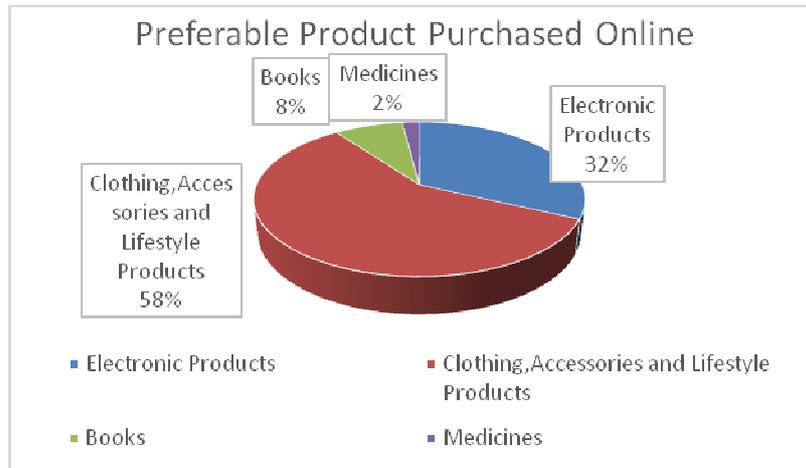
BUYING BEHAVIOR OF CONSUMER IN ONLINE SHOPPING



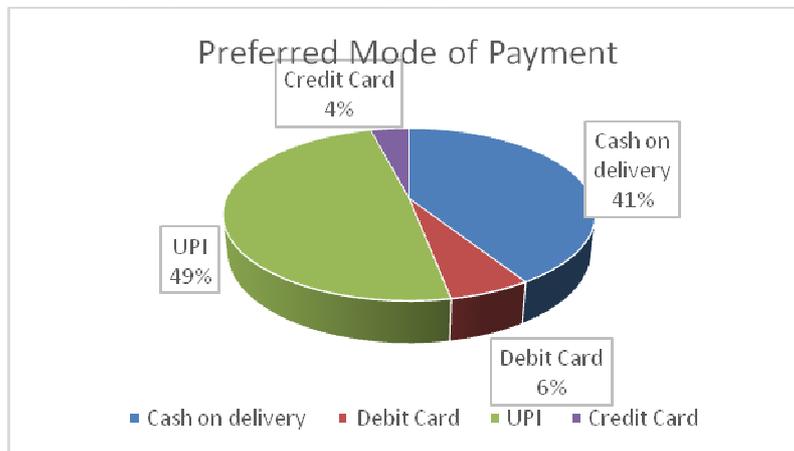
Responses were collected to know the usage of internet which shows most use was done for the purpose of Information gathering (40%), followed by Social media and shopping (24%) respectively and Entertainment (12%). Amazon & Flipkart were mostly used and preferred by the respondents which as 36% each. Followed by Myntra 12% and other website 16%



Clothing, Accessories & Lifestyle products (58%) are mostly purchased by the respondents followed by Electronics Products (32%), Books (8%) and Medicines (2%)



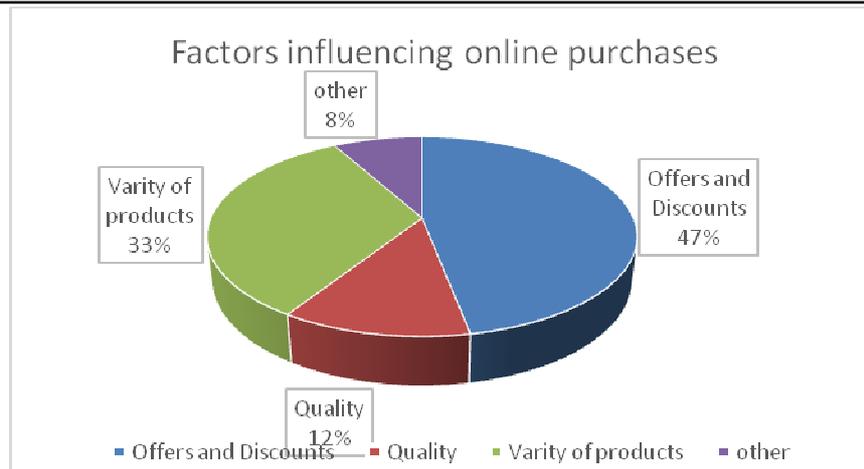
Online mode of payment was mostly used by the customers to purchase goods which consist of UPI payment (49%), Debit Card (6%) & Credit Card (4%). Whereas Cash On Delivery (41%).



As shown in the Diagram almost all of the respondents found online shopping safe and Secured where Neutral (45%), Agree (45%) and Strongly Agree (10%) compare to Disagree and Strongly disagree are 0% respectively.



Factors Influencing in online shopping are Offers and Discounts (47%) followed by Varsity of products (33%), Quality of product (12%) and other factors (8%).



V. SUGGESTIONS:

In the eyes of researcher it is a well settled rule that online shopping must be user friendly as it results in easy access to the customer to buy the goods and that can be seen as a ruling factor in e-commerce growth in the future especially in the rural areas of India. Therefore, the researcher feels and suggests that the marketer can bring in positive changes in its structure in order to provide extra care for the customer in these areas by making e-commerce and online shopping easily accessible and more user friendly as it in return will increase the customer satisfaction which will be pivotal in improving the customer base in rural area and that can be achieved with the help of more and better advertisement structure regarding spreading the use and awareness amongst the various age groups in the rural area masses.

Also, most of the masses generally tend to hesitate in making the payments beforehand as they prefer a safer approach which in their eyes is the 'Cash on Delivery' option. A lot of the E-Commerce sites does not provide for a cash on delivery option so it necessary to provide that option and along with that it is necessary to provide awareness through various methods of advertisement about the other modes of payment and assuring the masses that is as safer as that of a cash in delivery option.

Hence, the researcher suggests that-

- Awareness in rural masses through various modes of advertisement
- More feasible payment options in order to build the trust and set a trend amongst rural population as well like that of in the urban population.
- And a simpler structure of use of E-commerce sites to increase the user-friendly-ness of the E-Commerce sites.

VI. CONCLUSION:

Overall, the results provide strong support for the notion of direct effects of customer satisfaction on the behavioral responses of customers. The current technological development with reference to the web has given rise to a replacement marketing system. The study brought to the fact that most of the online shoppers are educated people and students who have a positive perception towards online shopping, Risk perceptions particularly concerns about online security, are preventing many of us from shopping online. Ensure adequate safety measures in delivery of products are a challenging task ahead of online sellers to extend their sales. Online retailers and e commerce websites need to ensure that the online shopping process in their websites is designed to be as easy, simple and convenient as possible for online consumers to shop online. With easy to use

and user friendly websites, this will encourage buyers to make a purchase decision that may more likely return for repeat purchases. On the idea of this study concludes that online customers are satisfied. In this era of competition all the web marketers should need to be specialize in the customer's satisfaction to retain the prevailing customers and need to offer new attractive schemes day by day to attract the new customers.

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AN ANALYTICAL STUDY OF “PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY) AND ITS IMPACT ON SKILL DEVELOPMENT AND EMPLOYMENT GENERATION”

Dr. Meenakshi Pradeep Jadhav

INTRODUCTION:

Indian economy is emerging economy. India's economy over the last decade looks in many ways like a success story; after a major economic crisis in 1991, followed by bold reform measures, the economy has experienced a rapid economic growth rate, more foreign investment and a boom in the information technology sector. But still we are facing the problem of unemployment and poverty. India is country today with 65% of its youth in the working age group. And another side growing population If ever there is a way to reap the demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth and employment generation but to the country's economic growth as well.

KEY WORDS:

Demographic advantage:-Demographic dividend means, "the economic growth potential that can result from shifts in a population's age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)".

Skill development:- An ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving ideas (cognitive skills), things (technical skills), and/or people (interpersonal skills).

Skill India:-The Ministry is responsible for co-ordination of all Skill Development efforts across the country, removal of disconnect between demand and supply of skilled manpower, building the vocational and technical training framework, skill up-gradation, building of new skills and innovative thinking not only for existing jobs but also jobs that are to be created.

OBJECTIVES:

1. To study the needs and importance of skill development
2. To understand the role of skilled worker in economic development
3. Skill development is solution for unemployment in developing country
4. To study the impact of Pradhan Mantri Kaushal Vikas Yojana on skill development.
5. To analyze the impact of skill development on income generation and standard of living of the worker.

SIGNIFICANCE OF THE STUDY:

Today the world and India need a skilled workforce. If we have to promote the development of our country then our mission has to be 'skill development' and 'skilled India'. Million and millions of Indian youth should acquire the skills which could contribute towards making India a modern country. It also want to create a pool of young people who are able to create jobs and the ones who are not capable of creating jobs and do not have the opportunities, they must be in a position to face their counter parts in any corner of the world while keeping their heads high by

virtue of their hard work and their dexterity of hands and win the hearts of people around the world through their skills.

A great vision of India in today's life is to become a first largest economy workforce supplier in the world by 2022 for this Indian government and policy maker are going to create global manufacturing hub in Indian economy by bring an Economic revolution in various sector. Our prime minister honorable NarendraModiji has told earlier that India is one of the youngest nation in the world, with more than 54% of the total population below 25 years of age and over 2 % of the population in the working age group with considering this demographic advantage it is not difficult to India to reach at development. But as consider quality and potential of total workforce India has facing problem of skilled labour. It around 38% of the workforce are not even literate, 24% are having below primary or up to primary level of education and remaining 38% has an education level of middle and higher level whereas only 10% of the workforce is vocationally trained with 2% formal and 8% informal training. So considering this reality they have stress on need and importance of skill workforce for economic development and PM also told that "skills and knowledge of the workforceresources are the driving forces of the economic growth and social development for any country". This is the reason government launchesome skill development program in India "PradhanMantri Kaushal VikasYojana"(PMKVY) is a skill development initiative scheme of the Government of India for recognition and standardization of skills.it is the flagship scheme of the Ministry of Skill Development and Entrepreneurship (MSDE) implemented by National Skill Development Corporation (NSDC). The objective of this Skill Certification scheme is to enable Indian youth to take up industry relevant skill training that will help them in securing a better livelihood.The ministry of India has also made comprehensive reforms to the Apprentices Act 1961, where maximum control has been given to the private sector so that industry standards are maintained as per the market requirement of labour. More regulatory rights have been given to the industry where they can even set the target for apprentices that they require. MSDE also introduced a scheme called NAPS national apprentice promotion scheme. Under this scheme more than 7 lakh apprenticeship trainings have been conducted.

also Some programme are like

SHORT TERM TRAINING

STT component imparted at PMKVY Training Centres (TC) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed. Apart from providing training according to the National Skills Qualification Framework (NSQF), TCs also impart training in soft skills, entrepreneurship, financial and digital literacy. Upon successful completion of assessment, candidates are provided placement assistance by Training Providers.

RECOGNITION OF PRIOR LEARNING

Individuals with prior learning experience or skills are assessed and certified under the RPL component of the scheme. Project Implementing Agencies (PIAs) such as Sector Skill Councils (SSCs) or any other agencies designated by MSDE/NSDC are being incentivized to implement RPL projects in any of the three models (RPL camps, RPL at employer's premise and RPL centers). To address knowledge gaps, PIAs offer bridge courses to RPL candidates along with training on soft skills, job role related safety and hygiene practices.

SPECIAL PROJECTS

The Special Projects component of PMKVY envisages creation of a platform that will facilitate trainings in special areas and/or premises of Government bodies, corporate or industry

bodies, and training in special job roles not defined under the available Qualification Packs (QPs)/National Occupational Standards (NOS). Special Projects require some deviation from the short- term training guidelines under PMKVY for any stakeholder. A proposing stakeholder can be institutions of Central or State Government(s) autonomous body/statutory body or any other equivalent body or corporate who desires to provide training to candidates.

ACHIEVEMENTS OF PROGRAM

The aim of the PMKVY scheme is to encourage aptitude towards employable skills and to increase working efficiency of probable and existing daily wage earners, by giving monetary awards and rewards and by providing quality training to them. Average award amount per person has been kept as Rs8,000. Those wage earners already possessing a standard level of skill will be given recognition as per scheme and average award amount for them is Rs.2000 to Rs.2500. In the initial year, a target to distribute 15 billion has been laid down for the scheme. Training programs have been worked out on the basis of National Occupational Standards (NOS) and qualification packs specifically developed in various sectors of skills. For this qualification plans and quality plans have been developed by various Sector Skill Councils (SSC) created with participation of Industries. National Skill Development Council (NSDC) has been made coordinating and driving agency for the same.

An outlay of Rs.120 billion has been approved by the cabinet for this project. The scheme has a target to train 1 crore Indian youth from 2016-20. As of 18 July 2016, 17.93 lakh candidates were trained out of 18 lakh who enrolled for the scheme. With reference of Periodic Labour Force Survey (PLFS) 2017-2018 data shows that Female Labour Force Participation (FLFP) is higher among formally trained women (48.5%). Under PMKVY-STT, about 49.9% of the total number of trained persons, 51.5% of the total certified, and 51.9% of the total placed are women. Looking at the data age-group wise, we find that the ratio of placed to certified persons is higher for women than for men in age groups above 25 years and that the ratio of placed to certified women differs by age group

RESEARCH METHODOLOGY AND DATA COLLECTION

The overall research work is based on analytical and descriptive type of research approach based on the primary and secondary data. Secondary data is collected by reference books and internet services.

CONCLUSION:

It is observed The ministry of India has given right direction to skill development of young ones. Skill India is no more just limited to the domestic market but is actively engaging with countries across. India is a young nation and skilled workforce will be able to certainly cater to not only the market demand with in the country but also the global market demands.

SUGGESTIONS:

1. Researchers suggest Expecting improve decision power of young generation.
2. Researchers suggest skill development in the youth is very useful tool which removes the error of development,
3. Researchers suggest to the needs of skill development programme for workforce in India and current situation of quality and status of skill workforce in India
4. Together decisions of ministry of India and policy maker uniqueness and implemented PMKVY should be properly.

5. Skilling interventions that are delivered digitally can offer valuable opportunities for making women employable, as can training programs that prepare them for online work or for entrepreneurship

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DOES HUMAN CAPITAL SPUR ECONOMIC GROWTH IN INDIA? AN EMPIRICAL STUDY

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ABSTRACT:

Present study is intended to examine relationship between human capital and economic growth with reference to India. In this paper human capital consists of secondary school enrollment ratio and public health expenditure ratio. Econometric model of Autoregressive Distributed lag model (ARDL) is applied to time series data for the years 2000 to 2019. Findings of the study reveals the presence of long-run relationship between two variables. Further short run and long run analysis is statistically significant and reveals positive relationship between human capital and economic growth.

KEYWORDS: Human capital, Economic Growth, ARDL model, secondary school enrollment ratio, Public health

INTRODUCTION:

Human capital is the stock of skills that own by the labour force. We can't exclude human capital while explaining the theory of economic growth. Human capital can effectively boost a country's economic growth or even development too.

World bank defined Human capital as - it consists the knowledge, skills & Health that human accumulate through their life enabling them to realize their potential as a productive member of society.

The concept of human capital relatively new for the world. Because for the first time, Nobel laureate Gary Becker (1964) & Theodore Schultz (1961) used the term of human capital extensively in the 1960s decade. Gary Becker also referred as Pioneer of Human capital term. But the human capital traced back through work by Adam Smith, he explored in 'Wealth of Nation' (1776) that wealth of society regarded through wealth, knowledge, training, talents and experience of a nation.

Gary Becker described that person's skills and education must be treated as an investible asset like physical capital. Schultz demonstrates human capital theory that includes some elements like countries with good human capital could manage physical capital effectively, and only when human capital & physical rise together then the economic growth proceeds efficiently.

Human capital gave a new aspect to the economic growth model. Mankiw, Romer, Weil (1992) added human capital in the Solow growth model that improved the performance of the model in a much larger extent. It reduced the part of the 'Residual' in the Solow model. In a recent year, many researchers found a positive relationship between human capital and economic growth.

India has good potential in human capital because India is the second-largest populated country. According to the World Bank, India ranked at 116th position (total 174 countries) in Human Capital Index (HCI) in 2020. This paper analyses the relationship between India's human capital & the growth of the economy.

OBJECTIVE

- To Examine the relationship between Human Capital and Economic Growth in India

HYPOTHESIS OF THE STUDY

- **Null Hypothesis**

There is no relationship between human capital and economic growth in India.

- **Alternative Hypothesis**

There is a relationship (Positive/Negative) between human capital and economic growth in India.

LITERATURE REVIEW

The theoretical background of this study, Gary Becker (1964) in his book 'Human Capital', he altered the thinking stating that human capital viewed as investible assets. Schultz in his article (1961) noted that human capital was improved the quality & level of production just like physical capital. Schultz recommended investment in education, training would surely benefit the individually for the labour and also the country's economic growth.

Mankiw, Romer and Weil (1992) successfully close the "residual" gap with the inclusion of human capital in the Solow growth model. Rob A. Wilson, Geoff Briscoe (2004) reviewed that investment in education, training impact positively on economic growth.

Elena Pelinescu (2014) investigated the impact of human capital on economic growth using Eric Hanushek, Dela Fuente & Domenech approach and concluded, statistically significant positive relationship between GDP per capita and capacity of human capital.

Jelena Lonska & Iveta Mietule (2015) empirically tested the impact of human capital development on the economic & social development of a country. This paper calculated co-relation analysis using SPSS¹ program for Human capital (HCI) & Country's economic development. In result found that weaker correlation between the variable in the less developed country.

Jandhyala Vishwanath, K.L.N. Reddy & Vishwanath Pandit (2009) analyzed, how human capital contributed to economic growth in India. This paper used the Aggregate Production Function approach and OLS² method for the study. they considered only education as the best indicator for human capital. This paper found a strong positive relationship exists between human capital and economic growth.

Dr Sushma Shukla (2017) concluded, there is a strong positive relationship between human capital & economic growth in India using data from 1995 to 2014. Health expenditure and secondary school enrolment have been used as a proxy variable for human capital, paper based on multiple linear regression model and neo-classical Solow Production Function.

Parika, Ayushi and Singh, Bhanu Pratap (2020) analyzed empirically, the effect of human capital on economic growth in India using annual time series data from 1980 to 2017 for the test they used Fully Modified Ordinary Least Square (FMOLS) technique to examine the long-run relationship and dynamic. They came with the result that human capital is positively associated with economic output and statistically significant at 1 & 8 per cent level of significance respectively.

Attahir Babaji Abubakar, Ahmad Sani Bala, Abdullahi Aliyu Musa (2019) investigated, the empirical impact of development in Human capital and Economic growth of Nigeria. They employed the Autoregressive Distributed Lag (ARDL) model to analysis annual time series data from 1984 to 2018 for the study. They significantly tested 1% increase in Government expenditure on Health and 1% increase Secondary School enrolment influenced 0.081% and 0.42% increase respectively in

economic growth. On the other hand, a 1% increase in physical capital leads only about 0.04% increase in economic growth.

METHODOLOGY

1.1. DATA

In this paper secondary data used for analysis. Time series data used for the study. Data from 2000-2019 was taken for this research paper. Real GDP (RGDP) is taken as proxy variable, indicating economic wellbeing. Public Health Expenditure (PHE) and Secondary School Enrollment ratio are taken for proxy variable to indicate development in human capital. Gross fixed capital formation taken as proxy variable for physical capital. Household Expenditure (HHE) has taken as control variable. RGDP, GFCF, HHE, PGR and SSER this data extracted from World Bank database. PHE data taken from World Health Organization (WHO) database.

1.2. METHODOLOGY

The approach of this paper is Quantitative. Descriptive statistics as well as Econometrics model used in this paper. This paper is based on three steps for analysis. First is data Stationarity test, second is Autoregressive Distributed Lag (ARDL) model test and the last one is a diagnostic test. ARDL model used for Time series data when the data is mixed i.e., both stationary and Non-stationary data. E-view and excel tools used for analyzing the data.

HUMAN CAPITAL (THEORETICAL BACKGROUND)

Human capital is intangible assets that we cannot display on balance sheet. Human capital has economic value measured using individual's skills and work experience. It can be in the form of education, experience, skills, intelligence and the most important Health of the worker.

The concept of human capital not only labour-oriented but entrepreneur can improve quality of human capital investing the time and money on employees Education and training program. Human capital is important factor because it leads to, rise in productivity and profitability. So, more investment of any company on employee's i.e., on their education and training, that it could be more productive and profitable for the company.

Calculating Human Capital

Human capital measured on the investment of labour skills and knowledge through education. Employer can calculate the total profits before and after any investments are made on human capital. Any return on investment of human capital can be calculated by dividing the Firm's total profits by its overall investments in human capital.

Human Capital and Economic Growth

According to human capital theory there is strong relationship between human capital and economic growth. Because if people of the country full of knowledge and skills will certainly help in boost the economy of the country. This is measured by how much investment on human capital i.e., on education and health.

Growth theory

In the late 20th century, the Solow growth theory was most acceptable of that time. This theory further developed by Lucas using human capital concept. The human factor was added in the Solow growth model with traditional production factor.

In the 90's Mankiw, Romer and Weil tried to examine whether the Solow model developed by Lucas can be confirmed by using data on 100 countries. They added Human capital with production factors to analysis the model in various countries. After an Econometric testing, the first empirical proof of validity of neoclassical growth theory. In the recent years, many economists

studied theoretically and empirically the relationship between the level of human capital and economic growth.

MODEL SPECIFICATION

To study the relationship between human capital and economic growth can be measured through Solow model that empirically tested by Mankiw, Romer and Weil. This model also confirms the main idea of human capital theory which is improvement in Human capital i.e., quality of education and health sector leading to higher productivity.

The Mankiw, Romer and Weil is specified as-

$$Y = AK^\beta L^\alpha \dots\dots\dots(\text{eq. 1})$$

Where:

Y = Output level;

K = Stock of physical Capital;

L = Labour Force;

H = Human Capital;

A = constant;

β , α and $1-\beta-\alpha$ = respective elasticity of

variable.

Log transformation of equation (1)

$$\log Y = A \log K^\beta \log L^\alpha \log A \dots\dots\dots(\text{eq. 2})$$

The econometric model of the equation can be written as,

$$Y = A + \beta \log K + \alpha \log L + \delta \log A \dots\dots\dots(\text{eq. 3})$$

To test empirical relation between human capital and economic growth the empirical model developed as following:

$$RGDP = f(PGR, PHE, GFCF, SSER, HHE)$$

Where:

RGDP: Real Gross Domestic Product;

PGR: Population Growth Rate; PHE: Public

Health Expenditure; GFCF: Gross Fixed Capital

Formation; SSER: Secondary School Enrollment

Ratio; HHE: Household Expenditure

$$\log RGDP = \beta_0 + \beta_1 PGR + \beta_2 \log PHE + \beta_3 \log GFCF + \beta_4 \log SSER + \beta_5 \log HHE + U$$

Where:

- Constant (Intercept); β -

Coefficient of the variable; U – Error Term

All variable except Population Growth Rate (PGR) are transformed in to log form for simplicity of the data analysis.

ARDL Model Specification

For this study, researcher followed ARDL model used by Attahir B. A., Ahmad S. B., Abdullahi A. M. (2019). The ARDL model specified below as,

$$\begin{aligned} \Delta \log RGDP = & \beta_0 + \beta_1 \log RGDP_{t-1} + \beta_2 PGR_{t-1} + \beta_3 \log PHE_{t-1} + \beta_4 \log GFCF_{t-1} \\ & + \beta_5 \log SSER_{t-1} + \beta_6 \log HHE_{t-1} + \sum_{i=1}^q \beta_i \Delta \log RGDP_{t-i} + \sum_{j=0}^p \beta_j \Delta PGR_{t-j} \\ & + \sum_{i=0}^p \beta_i \Delta \log PHE_{t-i} + \sum_{k=0}^p \beta_k \Delta \log GFCF_{t-k} + \sum_{m=0}^p \beta_m \Delta \log SSER_{t-m} \\ & + \sum_{n=0}^p \beta_n \Delta \log HHE_{t-n} + \varepsilon_t \end{aligned}$$

----- (eq.5)

The above equation is a special form of OLS regression. First step of the regression equation to check co-integration test using bound test. If there is co-integrated variable it can be concludes that there is long run association. If the f-statistic value exceeds the upper bound critical value we can conclude that there is no co-integration, the null hypothesis of no co-integration can be rejected. On the other hand, if the calculated f-statistic value is less than the lower bound critical value we conclude that there is co-integration, we could not reject the null hypothesis.

To check long run relation, we specifying following ARDL Model:

$$\begin{aligned} \log RGDP = & \beta_0 + \sum_{i=1}^q \beta_i \Delta \log RGDP_{t-i} + \sum_{j=0}^p \beta_j \Delta PGR_{t-j} + \sum_{i=0}^p \beta_i \Delta \log PHE_{t-i} \\ & + \sum_{k=0}^p \beta_k \Delta \log GFCF_{t-k} + \sum_{m=0}^p \beta_m \Delta \log SSER_{t-m} + \sum_{n=0}^p \beta_n \Delta \log HHE_{t-n} + \varepsilon_t \end{aligned}$$

RESULT AND DISCUSSION

In this study, natural log of all variable is taken. To check normality of data descriptive statistics given in following table. The mean value of LNRGDP, LNGFCF, LNHHE, LNPHE LNSSER, and PGR are 28.10, 26.91, 27.54, 24.73 4.10, and 1.37 respectively. The skewness of the all variables is close to zero indicating normality of the variable. Kurtosis statistic is less than 3 indicating lighter tail in the data set.

Table 1.1 Descriptive Statistics

	LNRGDP	LNGFCF	LNHHE	LNPHE	LNSSER	PGR
Mean	28.10001	26.91303	27.54204	24.73583	4.108823	1.375000
Median	28.10642	26.99310	27.51183	24.67499	4.122623	1.380000
Maximum	28.70948	27.55715	28.14395	25.34819	4.318711	1.770000
Minimum	27.49561	26.05032	27.00247	24.17509	3.803814	1.020000
Std. Dev.	0.389587	0.477252	0.361305	0.375298	0.180699	0.253138

Skewness	0.001614	-0.353114	0.149130	0.238466	-0.349170	0.047987
Kurtosis	1.789408	1.817285	1.800556	1.726629	1.741616	1.566953
Jarque-Bera	1.221286	1.581309	1.273020	1.540782	1.726009	1.719029
Probability	0.543002	0.453548	0.529136	0.462832	0.421893	0.423368
Sum	562.0002	538.2606	550.8407	494.7166	82.17646	27.50000
Sum Sq. Dev.	2.883786	4.327618	2.480289	2.676128	0.620392	1.217500
Observations	20	20	20	20	20	20

Source: Author's own estimation

Following table reports correlation matrix to check association of LNRGDP with LNGFCF, LNPHE, LNSSER, LNHHE and PGR. There is positive strong correlation between LNGDP and LNGFCF, LNPHE, LNSSER, and LNHH. This is consistent with theoretical literature. But there is negative relation between LNGDP and Population Growth (PGR). The descriptive statistic is given enough evidence to check long run and short run association between variables.

Table 1.2 Correlation Matrixes

	LNRGDP	LNGFCF	LNPHE	LNSSER	LNHHE	PGR
LNRGDP	1					
LNGFCF	0.98667	1				
LNPHE	0.990981	0.963594	1			
LNSSER	0.976418	0.984897	0.955851	1		
LNHHE	0.998114	0.97756	0.995922	0.966374	1	
PGR	-0.99363	-0.98413	-0.98866	-0.98501	0.99193	1

Source: Author's own estimation

EMPIRICAL TEST

To work with time series data, there are some steps involved in the data analysis.

1. Stationarity test-

To examine long run relationship we have to check first the presence of unit root and level of integration. Augmented dickey fuller (ADF) test conducted to check unit root. The test has a null hypothesis that there is existence of unit root. i.e., The data is non stationary. The result reported in following table

Table 1.3 Variable Stationarity Test

Variable	Level		First Difference		Order of Integration
	ADF value	P-value	ADF value	P-value	
LNRGDP	-3.80713	0.0406	-3.1428	0.1267	I(0)
LNGFCF	-1.20688	0.8795	-4.21318	0.022	I(1)
LNPHE	-1.6757	0.7219	-4.72087	0.0076	I(1)
LNSSER	0.66117	0.9989	-6.18704	0.0005	I(1)
LNHHE	-1.75944	0.6837	-5.31547	0.0025	I(1)
PGR	-2.17415	0.4742	-1.16099	0.888	

Source: Author's own estimation

The ADF test shows all variable except LNRGDP has unit root indicating that variable is non-stationary at level i.e., that contains a root. But these variables (LNGFCF, LNPHE, LNSSER, and LNHHE) are stationary at first difference. Therefore, the null hypothesis can be rejected because

these variables are stationary at first difference. i.e., integrated of order one I(1). This process of Stationarity reported that LNRGDP is stationary at level while rest variable is stationary at first difference, so this will make us estimate our model using Auto regressive Distributive Lag (ARDL) bound test.

2. Bound test

The ARDL bound test used to examine, whether the variable have long run association. The results are reported in following table. From the table, we can see that f-statistic value is 8.92, this value is greater than upper bound critical value (4.25) at 5%, this leads to the rejection of no co-integration. Thereby it indicates that the variables are co-integrated. i.e., there is long run association between variables. Since there is co-integration between variables, we can go ahead to estimate coefficient of the long run and short run relationship.

Table 1.3 Bound Test

F-statistic	8.924411	
Critical Value	Lower Bound	Upper Bound
1%	3.93	5.23
5%	3.12	4.25

Source: Author's own estimation

3. Long Run model result-

The Following table is derived from ARDL model based on optimal lag selected using Akaike Information criteria (AIC).

Table 1.4 Long run Model Estimates (ARDL 1, 1, 1, 1, 0, 0)

Variable	Coefficient	Std. Error
Intercept	25.7341	6.378231
LNRGDP (-1)	-1.239737	0.356188
LNGFCF (-1)	0.122849	0.099726
LNPHE (-1)	0.116112	0.11854
LNSSER (-1)	0.058797	0.129031
LNHHE	0.063135	0.428821
PGR	0.199448	0.153541

Source: Author's own estimation

From result reported in the table, we can establish the relationship between Real GDP and other variables. The physical capital found a positive effect on economic growth. The coefficient of gross fiscal capital formation indicates that 1% rise in capital formation leads to 0.12% in economic growth while other things remain constant. This finding brings the fact that, more capital formation has a positive impact on economic be it by whichever sector i.e., public or private sector. This fact is largely accepted because in production function capital is one of the key factors.

There is positive effect of public health expenditure on economic growth. The coefficient of the PHE indicates that 1% increase in PHE generate 0.12% increase in economic growth. It is expected that increase in government spending on health sector that leads to increase in excess and quality of health sector. This result denotes that increase in health expenditure leads to increase in labor productivity also.

Secondary school enrollment ratio also found positive impact on economic growth. The coefficient of variable indicates that 1 % increase in secondary school enrolment influencing 0.5% increase in economic growth. This figure acceptable because people with more knowledge have higher than the illiterate person. We can also find that there is income gap between illiterate person and person having good qualification background. Theories suggest that education can increase efficiency and productivity. There is also a probability that educated person could start entrepreneurship and this will definitely be contributing in economic growth.

Household Expenditure (HHE) is positively related with real GDP. The coefficient indicates that 1% percent increase in Household consumption expenditure that will increase about 0.063% in the domestic production. The reason behind this fact more people expend money on consumption of goods and services there will be more production happen in the economy.

The relationship between Population Growth (PGR) and RGDP also positive. If there is 1% increment in population growth leads to 0.19% rise in economic growth while other variables are constant. The logic behind this fact more population will cause more demand for goods and services in the market. The rise in population is also causes increase in working age population after some specific time period.

4. Short Run Model Result

The test is conducted the short run relation between variable. These variables were found positive effect on economic growth and all explanatory variables statistically significant at level.

Table 1.5 Short Run Model Result

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
LNRGDP (-1)	-0.23974	0.356188	-0.67306	0.5199
LNGFCF	0.292852	0.073409	3.989289	0.004
LNPHE(-1)	0.166079	0.11591	1.43283	0.1898
LNSSER(-1)	0.125819	0.124877	1.007549	0.3432
LNHHE	0.063135	0.428821	0.147229	0.8866
PGR	0.199448	0.153541	1.298987	0.2301
C	25.7341	6.378231	4.034677	0.0038
@TREND	0.068632	0.015804	4.342648	0.0025
R-squared	0.999808			
Adjusted R-squared	0.999568			

Source: Author's own estimation

The above table reports that all variables positively related with real GDP. The value of R-squared is 0.99 and value of Adjusted R-squared is also 0.99, denoting that this derived model explaining the relationship between RGDP and other concerned variable in more efficient way.

5. Diagnostic test-

To check validity of the estimated ARDL model, we are undergone with some diagnostic test for the model. To test this Breusch- Godfrey heteroskedasticity and LM serial correlation were employed for the test. The results are included in following table-

Table 1.6 Diagnostic test Result

Test	F-statistic	Prob.
Serial Correlation LM Test	3.880651	0.0829
B-P-G Heteroskedasticity Test:	0.821651	0.622

Source: Author's own estimation

From the above table, the serial correlation probability value indicated that, there is no serial correlation cannot be rejected. i.e., Null hypothesis of the test cannot be rejected. Similarly, heteroskedasticity test conducted to check the variability of variable of the model. The test statistics indicates that the null hypothesis of no heteroskedasticity cannot be rejected. With conducting all diagnostic test, we conclude our model is acceptable because it passes the post estimation criteria.

CONCLUSION:

This study successfully tested the importance of Human capital in the economic growth of India. To check the relationship the time series data taken from 2000 to 2019. The results are calculated using ARDL model. The major finding of this study is Human capital factor positively related to economic growth of India. In the long run both variable (Education and Health Expenditure) are positive impact on economic growth of India but Public Health Expenditure has greater impact on economic growth than Secondary School Enrollment Ratio.

This study finding underlines the investment in Human capital development will definitely lead to economic growth of the country. Further the study recommends the needs of Government efforts in increasing the quality and access to education and healthcare sector will help in economic growth of India.

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INDIAN ECONOMY DIGITALIZATION

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ABSTRACT:

This paper discuss the digitalization and Indian economy on July 1st ,2015 under the leadership of Hon. prime minister Mr. Narendra Modi took the the very first step towards “Making India Digital”. This is aimed to connect the rural areas with internet connection and make them digitally literate to understand the development happening in their own sector and to include them. This paper focuses on how digitalization has impacted MSME and service sector and how implementation of industry 4.0. has not done in larger scale. Why digitalization is so important and what are the sectors got impacted and how can we emerge 3rd largest economy in the near future and how digitalization helped in bringing the transparency in the financial transaction.

KEYWORDS: Indian Economy , Digitalization , Digitally Literate , Transparency.

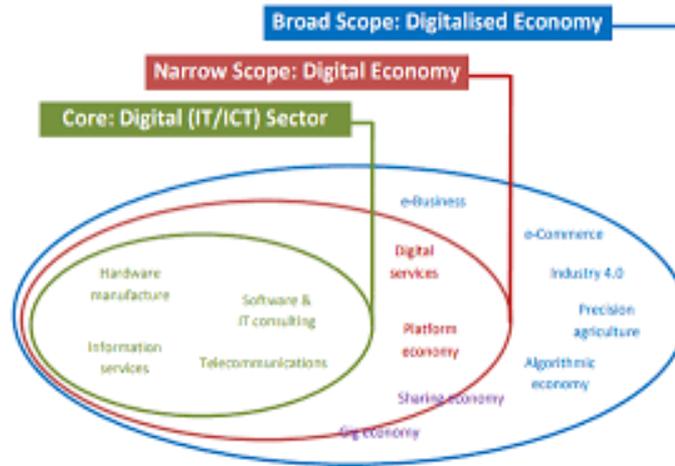
INTRODUCTION:

Digitalization is the process of using different technology to change the business prospects and to achieve efficiently goals. Post demonetization was the time where in recent times people started understanding of digital transaction because of cash crunch usage of digital money has increased significantly bringing the transparency and helped in elimination the parallel economy. Indian Economy is growing at a fast pace. It is ranked among the fast developing economies in the world. The Indian Economy takes 7th place among the largest economies when measured through nominal GDP and 3rd place when measured on the basis of PPP(Purchasing Power Parity).Since the launch of digital India programme in 2015 to date ,there have many significant improvement in digital infrastructure, in the digital delivery of public service and financial succor to citizen and in enhancing digital consciousness and literacy. Digitalization initiative made all services to every citizen on their web portals or electronically to make the transactions transparent and help to cut on corruptions and help in taking public service to the citizen of the country. Indian government also encouraging Indian citizen to go cashless and to decrease cash transactions.

LITERATURE REVIEW:

1. The readiness of the industry in changing the gears from the traditional system to the digitalized system and knowing the difference between the digitalization and digitalization in their industry.(Rymarczyk 2019)
2. Impact of digitalization on Indian Economy and the changes needed to adopt to make relevant in the current world and how the GDP, unemployment, PDI etc. are impacted (Kumar 2019)
3. How digitalization has impacted the MSME and service sector and how implementation of industry 4.0 has not done in a large scale. How digitalization helps in bringing the transparency in the financial transaction and raise of usage of E wallets (Dheeraj Badam 2020)
4. Impact of the technological advancement like industry 4.0 in the sector and its potential to change the phase of economy and hurdles faced in the course of implementation (Pranjal 2017)
5. Impact of information technology (IT) and IT enabled services on the various sector mainly on MSME and service sector which has potential to grow and lead the economy in the front line which has major impact on trade (Maiti 2017)

Model -



Why Digitalization:

India’s sudden rise in the digital technology is mainly in the side of consumers, these are the factors which made the rise in the upsurge.

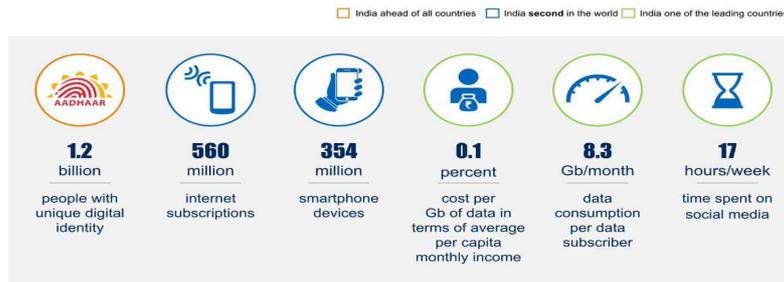


Figure 1: Digital Transactions in India

[Sources:<https://www.rbi.org.in/Scripts/PublicationsView.aspx?id=19417>]

India has risen as the biggest and developing market for the digital consumers, comprising 560 million consumers second just to China, anticipated growth of 650 million users by 2023.

India is among the top countries globally on key aspects of digital adoption



On an average each individual consume 8.3 GB of information every month, and spends 17 hours/week on social media surpassing the China’s Usage of 5.5GB. The Mobile & related application usage has been rampant in India, which is the positive sign to implement any technology related activities.

OBJECTIVES OF THE PAPER:

1. To know how the digital India concept helped to improve the quality of life.
2. To find out how the benefit of exercise of digital India and its impact on economy.
3. To find out how the government services can work effectively with practical solution project and innovative ideas to translate the vision of a Digital India.
4. To draw out same necessary suggestions to make Digital India fruitful.

IMPACT OF DIGITALIZATION:**A) Service Sector**

India is one of the major economies, who exports services to the other countries and services sector contributes roughly to 55% of the Indian GDP. It is also attracted the significant amount of foreign investments and contributed in the exports as well as one of the largest employment providing sectors.

1. 31.45% of the India's utilized populace is working under services sector
2. India's service sector GVA grew at 6.96% to 1356.5 Billion USD in year 2019 from 846.54 Billion USD in 2012.
3. Services area is the biggest beneficiary of foreign investments in India with investments of USD 80.67 billion from 2000 to 2019.
4. We can observe the sharp jump in the ease of doing business to 24 in 2018 comparing to 137 in 2014 because of steps taken by the government.
5. GOI is keen on making the "Make In India" successful as a part of that introduced National Broadband Mission with a mean to give broadband access to all the towns by 2022
6. Indian management facilities market is projected to grow at staggering rate of 17% (CAGR) from 2015 to 2020, with the help of expanding real estate, retail and hospitality sector and cross the 17 billion USD mark.
7. Health sector is expected to reach 132 Billion USD by 2023, with the advent of many new technologies in the field of medical sciences.
8. India's Digital economy is expected to reach 1 trillion USD by 2025 and IT sector being the major contributor with the growth rate of 8% and expected to reach 14.3 billion USD by 2023.

Key impacts of Digitalization on service Sector:

1. Moving from Personal service to automation and self-service there by reducing the burden on the organizations.
2. The ease of accessible services is increasing like able to provide the solutions at the lowest cost possible across the globe.
3. Increase in the customer data, resulting in the customized marketing there by increasing the chance of gaining the customer attention.
4. Digitalization helps in increasing the efficiency and brings innovation and timeliness of the offerings.
5. GST has huge impact on the service sector, which helped in decreasing tax burden and also in reduction of cost in the future with the GST input credit facility.

B) MSME

Micro, Small & Medium enterprises contributes to about 8% of GDP; it also plays a key role in developing the economy by providing employment to 80 million people and contributing majorly for about 45% in manufacturing & 40% in the exports. MSME plays a major role in the socio economic development by accelerating the industrialization in nontraditional and economically backward sectors.

Digitalization could help the MSMEs in the following ways

1. Access to knowledge and International best practices
2. Operational excellence across all over the world with the real time insights and the demands.
3. Financial knowledge, taking the correct decisions and risk mitigation and another compliance issues.
4. Proper understanding of the STP (Segmentation, Targeting and Positioning)
5. Efficient provisioning of products & services.

MSMEs upfront in the world of digital transformation faces few challenges in the name of investment in technology inefficient supply chain management, increasing global competition,

uncertain market scenario and lacking the business the benefits that digitalization could bring and skilled manpower to make the proper functioning of technologies implemented.

How can India become the 3rd largest economy?

There are so many factors which are favoring the aim of the India to cross the GDP of 5\$ trillion USD and become the fastest developing nation in the world and all the predictions are supporting and showing the positive sign.

- Consumer market alone predicted to grow and reach \$3.6 trillion by 2025 from \$1.9 trillion in 2019.
- We have shown significant increase the Ease of doing business index.
- Saw the surge in the FDI investments.

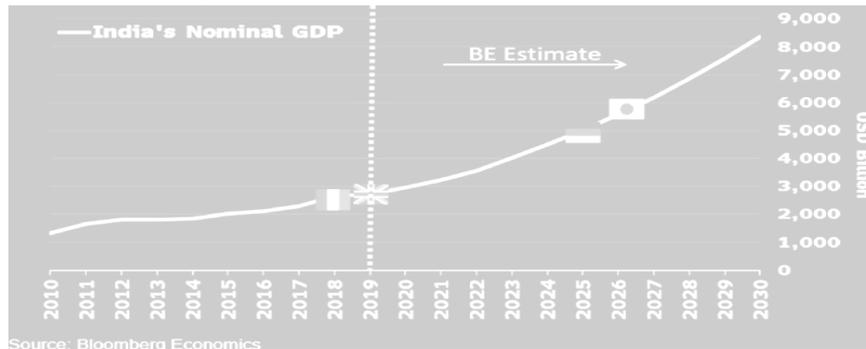


Figure 5: Projection of GDP growth of India.

[<https://www.bloomberg.com/professional/blog/india-insight-10-trillion-gdp-by-2030-not-quitebut-almost/>]

India could become the 3rd largest economy by 2026, behind US & China.

1. Bloomberg projection tells that India's Gross Domestic Product will grow from \$2.7 trillion in 2019 to \$5 trillion in 2025 and \$8.4 trillion by 2030, which requires 8% annual growth though it's not a smooth ride, India has all the resources and capabilities to reach the target.
2. Corona virus pandemic has influenced foreign firms to shift their operation out of China, India must raise to the occasion to take the advantage of the situation, with the help of digitalization India is already making its inroads into the global economy. The main aim through this is to make India financial literate.
3. All the projections could be taken for a toss, if it encounters any small disruptive forces in the middle like climate change, labor laws and present Covid 19 pandemic.

Despite many economic hurdles facing by the country, 2nd term BJP government under the leadership of Modi, the economic outlook looks positive and expected to grow at 7% annually European Journal of Molecular & Clinical Medicine ISSN 2515-8260 Volume 7, Issue 06, 2020 2139 from 2019-2023. But the present situation due to Covid 19 pandemic affecting the economy globally, the projections and growth will have to be reconsidered once the world is out of the global economic distress.

Reforms announced by the government should be targeted to increase the purchasing power of the individuals to increase the demand and bring back the economy on track.

METHODS AND DATA:

The data used for this research paper is secondary data such as journals, research papers, magazines, websites etc.

SUGGESTIONS:

1. Digitalization is possible only by educating citizen of India about usage and maintain of Digital form. There is demanding need to educate and inform the citizen, especially in rural areas, about the benefits of internet services to increase the growth of internet usage.
2. Collaboration between software development IT companies and government is needed for the further update of digitalization.
3. Providing most of the public services in the digital form.

4. Protection of digital data from different cyber crimes, and creating awareness of these cyber crimes among common people.
5. Private sector should be stimulated for development of digital infrastructure in rural and remote areas.
6. Development of digital infrastructure.
7. For successful implementation there must be modification in various legislation that have for extensive needed the growth of technology in India.

CONCLUSION:

Paper discuss about the digitalization and Indian economy in the field at manufacturing and service has taken considerable steps to help those sectors proper implementation of digitalization can change the phase of the Indian economy and emerge as the 3rd largest economy in the future. Digitalization has good impact on Indian economy which is useful to flourish the better economy. Successful digital projects are the outcomes of careful evaluation of data and also thought full valuation of the institution goals and priorities and development of attentive strategies and development of strategies will assume are that expressive, high quality digital versions are created and that both original and digital assets are managed well. By this we are able to conclude that digitalization has good impact on Indian economy which is helpful to flourish the better economy.

MSME is very key to the Indian economy is facing the issue of financial access and the shift in the technology able to cope us with them. Agriculture sector has been one of the sector which has able to implement the going changes accordingly and able to reflect them in the growth. How the shift in the usage of smart phones has impacted the digital transactions and bringing transparency and accountability to the financial system.

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A STUDY ON IMPACT OF ADOPTION OF GREEN BANKING PRODUCTS ON DIFFERENT AGE GROUP OF BANKING CUSTOMERS WITH SPECIAL REFERENCE TO CHENNAI CITY

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ABSTRACT:

The motivation behind this study is to examine the impact of green banking adoption on individual groups with special reference to Chennai city. This banking practices (Green) is diverse from that of other banking as it helps to enhance the suitability of environment. And this study aims to examine the impact of adoption of green banking on different age group of, where we have used ANOVA & post hoc test to examine the framed objective. The finding of the study says that there exists a change in the practice of banking products among different age groups so banks should encourage the other age groups to avail the banking products.

KEY WORDS: *green banking, age group, banking products & sustainability*

INTRODUCTION:

In today's trend we all directly or indirectly involved in the process of destroying the natural resources and this particular concept is evolved to secure the trees and banks are the sector where papers are highly used so there by carbon foot print is emitted so to avoid this bank are going paper less and all individuals are becoming aware of the concept and utilising it in a good way. Green bank is unique in relation to different banks. The green bank has appeared to safeguard the climate. This diminishes natural debasement, as the paper is utilized sparingly. Simultaneously, the errand of making the dealers mindful of their natural obligations is done by the Green Bank. Assuming you take an advance from a green bank, the financing cost on that credit is lower than the loan fee of different banks. Inside and out information on green bank should be visible in the national bank of Bangladesh. It is the first non-banking monetary foundation in Quite a while to be begun in 1987 by IREDA (Indian Renewable Energy Development Agency). Additionally called IREDA Green bank of India. Green banks centre around making clean energy rather than expanding benefits. Green bank is another improvement in the economy, is a kind of bank. Its fundamental object is to safeguard the climate.

REVIEW OF LITERATURE:

1. Gupta .J. reported that that banks are taking new drives and advance different green financial items. Bank ought to likewisetake on climate agreeable practices which guarantee theproductive utilization of assets. Banking representative ought to considerthe green financial drives as essential work. Banking area is the foundation of the country. So it's significant for thebanking area to perceive their obligation as a worldwidede corporate resident.

2. Khan, S. S., Jan, S. U., & Abbas, B reported thatIn globalized economy, business area activities are the justification behindclimate corruption and banking industry is considered as one of the partners of thisarea. Business or and banking industry are engaged with such exercises which straightforwardly influenceclimate through its activities. To shield climate from environmental change and othercalamities, administrative assemblages of banking industry need to bring strategies for taking on GB.These strategies and rules give a guide to all IBs to guarantee the naturalamicable banking. Administrative bodies should have to encourage all IBs to follow the climateamicable financial approaches to make planet earth a superior spot.
3. Debnath, S., & Roy, S. reported that Green banking hasbecome Corporate Social Responsibility (CSR) of eachbank. Indian banks have proactively taken a fewdrives to advocate green banking yet whenlooked at around the world, they are lingering behind. Banksought to persistently chip away at improving andpresenting a few green financial items. Toimprove green financial exercises banks ought to obtainbacking of government, NGOs, business associationfurthermore, the clients.
4. Masukujjaman, M., Siwar, C., Mahmud, M. R., &Alam, S. S. reported that green banking is positioned by brokers as the most significant; in viewthat natural financial thinks often about ecological issues first. With respect to the reception of greenbanking, high reception cost has been viewed as the major apparent intricacy. Be that as it may, it is stringentlydiffer that the clients might switch assuming green banking is selected in credit strategy. Concerning benefitsof green banking by which it safeguards the climate, and assists with decreasing asset wastage, it likewise coversthe corporate social obligation region.
5. Ahmad, F., Zayed, N. M., & Harun, M.reported that green banking is positioned by brokers as the most significant; in viewthat natural financial thinks often about ecological issues first. With respect to the reception of greenbanking, high reception cost has been viewed as the major apparent intricacy. Be that as it may, it is stringentlydiffer that the clients might switch assuming green banking is selected in credit strategy. Concerning benefitsof green banking by which it safeguards the climate, and assists with decreasing asset wastage, it likewise coversthe corporate social obligation region.

AIM OF THE STUDY:

This study aims to examine the relationship between the banking customers age group and the green banking products.

HYPOTHESIS:

H0: There is no significance association between the bankingcustomers age with adoption of green banking products.

H1: There is a significance association between the banking customers age with adoption of green banking products.

RESEARCH METHODOLOGY:

This part deals with the methodology used for the study;

DATA COLLECTION:

Data is collected through a structured form of questionnaire, where 15 questions are added based on the available green banking products and its benefits such as mobile banking, green

deposits, green loans, green credit cards & green account savings etc. And projects which are eco-friendly are promoted with guidance and help.

INSTRUMENT USED FOR DATA COLLECTION:

Questionnaires are used as an instrument for data collection and further the collected data are intended on 5-point Likert scale. where 1 denotes that they are not using the products and 5 denotes that they are using into it. The 150 Questionnaires are distributed personally and through online to get sample.

SAMPLING TECHNIQUE:

Snow ball sampling and convenience sampling techniques are used to collect the sample.

STATISTICAL TOOLS USED FOR THE STUDY:

The ANOVA test also known as variance of analysis and post hoc multiple comparison test issued and among age groups the Levene test has been used to check the equality of variance.

DATA ANALYSIS AND INTERPRETATION:

Descriptive statistics is used here know the mean on banking customers age group on banking products.

Table no: 1

				Confidence level 95%			
<i>Age</i>	<i>Mean</i>	<i>St. dev</i>	<i>Std. error</i>	<i>Upper bound</i>	<i>Lower bound</i>	<i>minimum</i>	<i>maximum</i>
<i>15-30</i>	<i>27.6162</i>	<i>8.9584</i>	<i>1.1195</i>	<i>28.5714</i>	<i>25.425</i>	<i>14.00</i>	<i>48.00</i>
<i>30-45</i>	<i>27.5414</i>	<i>6.5694</i>	<i>2</i>	<i>28.5896</i>	<i>8</i>	<i>14.00</i>	<i>4800</i>
<i>45-60</i>	<i>26.8666</i>	<i>6.5777</i>	<i>1.5489</i>	<i>18.2658</i>	<i>22.356</i>	<i>14.00</i>	<i>38.00</i>
<i>60& above</i>	<i>16.0521</i>	<i>3.2678</i>	<i>9</i>	<i>10.5896</i>	<i>8</i>	<i>14.00</i>	<i>15.00</i>
<i>Total</i>	<i>27.6672</i>	<i>7.2589</i>	<i>1.6547</i>	<i>26.5875</i>	<i>17.585</i>	<i>14.00</i>	<i>48.00</i>
			<i>8</i>		<i>8</i>		
			<i>1.1248</i>		<i>10.365</i>		
			<i>9</i>		<i>2</i>		
			<i>9.8595</i>		<i>24.745</i>		
			<i>5</i>		<i>8</i>		

INTERPRETATION:

The above shows that the use of green banking products among the banking customers age group of 15 – 30, has the highest mean value of 27.61 & the least usage of banking products age group is 60 and above with the mean value of 16.05. The standard error between these two values is steady and discreetly low.

Table no : 2

	Sum of squares	df	Mean square	IF	Sig.
Among age groups	717.365	4	208.654	2.854	0.040
Inside age groups	8888.145	109	75.245		

INTERPRETATION:

The above table shows the hypothesis being tested among and within the age groups, and we came to know that null hypothesis is rejected and as the p value is less the 0.05 so alternative hypothesis is accepted.

Table no: 3

Levene statistic	df 1	df 2	sig
1.958	4	109	.147

INTERPRETATION:

The p value of Levene statistics is more than 0.05 which shows the equality of variance. ANOVA test does not show the real differences between the mean groups. So, to identify the differences between the mean about the age group which uses the available banking products highly when compared to others so post hoc test has been used.

Table no: 4

Age p	Age q	Mean difference	Std. Error	. sig	95% interval level	
					Upper bound	Lower bound
15-30	30-45	.54825	2.14526	.899	5.4447	-5.2457
	45-60	4.25632	3.25364	.536	8.256	-3.1478
	60 & above	10.36542	5.36478	.053	25.2147	.1655
30-45	15-30	-.45208	2.56984	.886	5.2458	-6.2547
	45-60	4.25368	3.21486	.687	11.45623	-3.3584
	60 & above	12.36548	5.36254	.089	23.5477	-.7256
45-60	15-30	-4.25631	3.21544	.547	3.2564	-8.2518
	30-45	-4.25896	3.54785	.754	4.5689	-10.32457
	60 & above	8.25965	5.25478	.4358	21.54785	-5.4577
60 & above	15-30	-12.58545	5.36288	0.365	-.1644	-23.5263
	30-45	-12.09874	5.69874	0.587	.8493	-23.1478
	45-60	-8.36244	5.36589	.432	4.5124	-20.8745

INTERPRETATION:

This post hoc analysis denotes those significant changes is there between the age group of 15-30 and with 60 & above, where as the changes in mean green banking product's usage among the age groups. The present examination shows that there is significant change among the age group of 15-30 with 60 & above.

LIMITATIONS OF THE STUDY:

- This study examines which age group of banking customers tend to use the available green banking products.
- And why it is prevalent among the specific age has not been tested or examined.
- The study was conducted using 150 respondents so the result may be varied with errors as it low when equated the population in total.

INFERENCES:

Though we know that the green banking has been introduced to promote environment sustainability by reducing the paper and making it green by making every banking products service to opt through online and mainly to omit carbon foot print emission. The banks provide different green products for all banking customers and we came to know that age of 15-30 tend to use more of banking products when compared to other age groups so this study results that 15-30 age group uses highly and 60 & above age group uses least. So, to conclude this study the banks have to create consciousness among the other age groups to get benefit on the available banking products.

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DIGITAL CURRENCY: CBDC THE NEW CASH

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ABSTRACT:

The world has become global village where the businesses are fast and dynamic which converted the international market into local 'mandi' where payment settlement is faster than ever. Market being the volatile and dynamic the payment settlement should be robust as well. To make payment settlement convenient, faster, safer and secure mode of settlement has been developing over the years from barter system to online payment methods. Cryptocurrency is leading the market but due to one reason or the other economies are hesitant to accept it and introducing their own digital currency. This paper overviews the digital currency, its pros and cons.

KEY WORDS: Digital Currency, Central Bank Digital Currency, CBDC, Cryptocurrency

INTRODUCTION:

The past events like; World War II, invent of electricity and then internet had major impact and have changed human being way of life. Similarly, Covid-19 pandemic has changed the lives of human being on this globe forever. Whether it is education, medicine, social life, micro economics or macro economics everything has been transforming and setting new normals. During the peak of Covid-19, potentially deadly virus Corona was spreading irrespective of geographical and political boundaries, everybody was afraid to step out to reach shopping mall as well as bank counters for their cash transactions and even scared to use touchpad on the ATM and other payment devices. Following social distancing norms, we use to avoid touching currency notes, coins and even cheques issued by the other parties to make ourselves safe from the coronavirus infection. Even US Federal Reserve has quarantined large numbers of US dollars it received from Asia. The statement from the central bank said these isolated dollars will not be put in circular till it is sanitized and become virus free. Handling banknote concerns attracted contactless payments system around the globe. Visa and MasterCard data show that there is 150% and 82% increase in contactless usage of payment is observed in US alone right after March 2020 lockdown. In India digital payment transaction has increase manifold from 1,004 crore to 5,554 crore in 2020. According to Credit Lyonnais Securities Asia (CLSA) report, by 2026 India's digital payment will reach to 1 trillion US dollar.

Although in today's open economy system and economic activities have been changing and hence transaction system has been improving from barter system to bullion to coins issued by Kings to currency notes, promissory notes to cheques, online clearing system and now to digital mode (RTGS, NEFT, ATM, mobile payment, UPI, etc.). The business settlement method is changing from cash to cashless and now blockchain is getting universal attention to become future technology. World is looking for some better, safer and secure mode of transaction. For safe, secure and fast transactions, digital mode of payment (Digital Currency) using blockchain technology is gaining popularity among the people. Digital currency is new normal, as a medium of exchange in regional as well as international trades. According to Zhou Xiaochuan, Ex-Governor Peoples Bank of China, "It is an irresistible trend that paper money will be replaced by new products and new technologies."

HISTORY:

The concept of digital cash was introduced by David Chaum during 1980s. Digital currency (digital money, electronic money or electronic currency) is any currency, money, or money-like asset that is primarily managed, stored or exchanged on digital computer systems, especially over the internet. Unlike do not have physical form like minted coin or printed banknotes and can be stored in secured database of the bank or the company. Cryptocurrency is in form of digital currency and is highly secured digital mode of exchange. Cryptocurrency is a peer-to-peer version of electronic cash. It allows online payments to be sent directly from one party to another without any intervene of financial institution; say central bank or likes. The network time-stamps transactions using cryptographic proof of work. This electronic coin has a chain of digital signatures. Each owner transfers the coin to the next by digitally signing a hash of the previous transaction and the public key of the next owner and adding these to the end of the coin. A payee can verify the signatures to verify the chain of ownership.

Bitcoin is one of the biggest Cryptocurrency that is widely considered accepted as a medium of exchange which was introduced by pseudonymous creator named Satoshi Nakamoto in 2008. Cryptocurrency is gaining popularity among global business society but Cryptocurrency is not regulated by any government institutions. Bitcoin has a maximum supply of 21 million BTC set by its pseudonymous creator. Since Bitcoin has no central authority, no one can change its maximum count – unless the protocol will be altered, which is highly unlikely.

Today more than 80 countries are exploring the possibility of creating their own centralized digital money or cryptocurrency. Less 1.0% of transaction is done using blockchain technology but experts believe that very soon it is going to display all other payment modes. Today many corporate houses, financial institutions, venture capitalists and technology firms allocate billions of dollars and recruit blockchain expert every year. Global Adoption index 2020 shows strong uptrend of cryptocurrency usage in India. It is also estimated that there were at least 15 to 20 million active crypto investors are in India.

Cryptocurrency like Bitcoin has decentralized without any proper guideline and control and it is general conception among the government circle that it could pose serious concerns to macroeconomic and financial stability that could lead to money laundering, fraud and terror financing in the country as well as around the world. To check these anti-social and anti-business issues many economies as working on Central Bank Digital Currency (CBDC).

CENTRAL BANK DIGITAL CURRENCY (CBDC) AND INDIA:

According to Indian Finance Minister, N Sitharaman “Introduction of Central Bank Digital Currency (CBDC) will give a big boost to the digital economy. Digital currency will also lead to a more efficient and cheaper currency management system. It is, therefore, proposed to introduce Digital Rupee, using blockchain and other technologies, to be issued by the Reserve Bank of India starting 2022-23.”

The Reserve Bank of India (RBI) official website cited various reasons behind the adoption of Central Bank Digital Currency (CBDC) like;

The growing use of digital payment allows for faster, more flexible, and more innovative way of transaction at minimal fee. It works just like traditional money, but it's digital.

Cryptocurrency are decentralized while Central Bank Digital Currency (CBDC) is a digital payment device which is issued and fully backed by a central bank and is a legal tender. This means that transactions and issuance of this currency will be controlled and run through the government's

review and approval. The governing body will be in charge of producing new digital coins should there be a need to release more. The digital currency would be obviously a legal tender as well as interchangeable with currency note and vis-a-versa.

CBDC, on the other hand, promises less volatility and greater security, something that cannot be controlled with a highly volatile asset like Bitcoin.

The introduction of a Central Bank Digital Currency (CBDC) is aimed at giving a boost to the digital economy and providing an alternative to the cryptocurrencies. Central Bank Digital Currency is fast, seamless, secure and safe in the days of Covid-19.

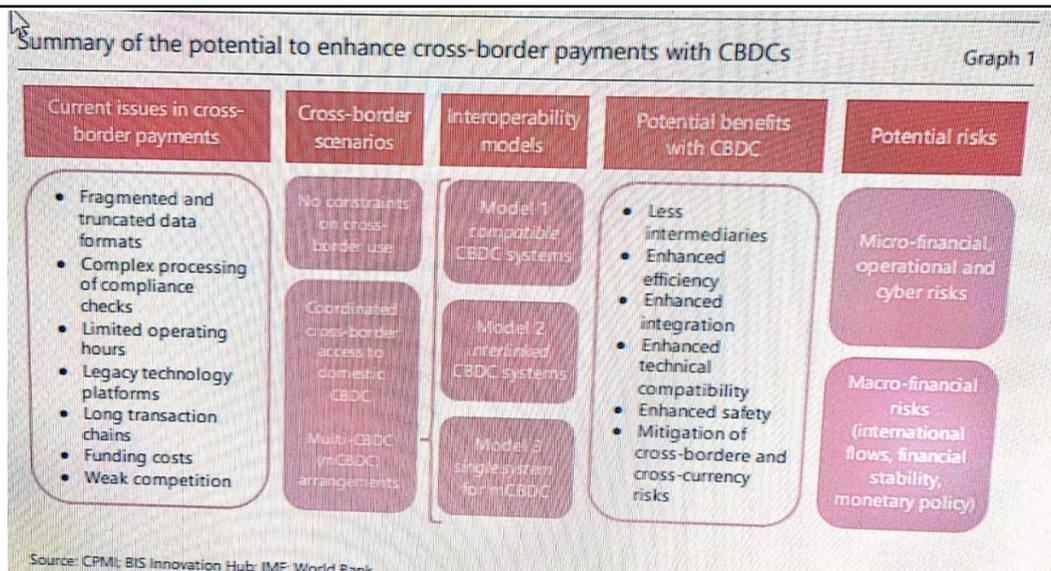
According to RBI, use of CBDCs would be cost-effective, payment settlements would be real-time. The usage of paper currency is dwindling and seek to popularize a more acceptable electronic form of currency. It is reported that by launching a Central Bank Digital Currency, the country could reduce the economy's reliance on cash. Additionally, it is believed to potentially promote more real-time and cost-effective globalization of payment systems. It was also mentioned that Central Bank Digital Currency could help protect the people from the volatility of private cryptocurrencies, such as Bitcoin.

India aiming to be world leading economy in coming decades has been improving its business environment for locals as well foreign nationals and business entities. With this target, Indian government has taken several measures like ease of doing business, robust taxation system, trade policies, building world standard infrastructures, etc. Digital India is one of the such policies which could improve the businesses and economic condition of the country.

Central Bank Digital Currency will eliminate intermediation and hence money transaction would become faster and cheaper. Central Bank Digital Currency will of course increase government revenue through tax collection which would be easier method to pay government fees, taxation, etc.

Mobile payment and Central Bank Digital Currency help in improving financial inclusion in the country. After 2008 financial crises, when large financial institution failed and customer's hard earned money account become zero. Central Bank Digital Currency is supported by the Central Bank and is not dependent on your bank's liquidity. In holding a Central Bank Digital Currency, you are no longer dependent on a financial institution as there is no need to use a financial institution at all. Many people are not waiting for CBDC to launch and aggressively investing on cryptocurrency. Cryptocurrency is not a currency but rather an asset who value changes as per the demand and it is observed highly volatile as well. While digital currency, CBDC, is a currency and its price is stable as well. In case of CBDC, there would be very minimal cost of cash and hence smaller economies will feel quite comfortable with it.

The graph below from the World Bank list the issues and benefits of using CBDCs for cross-border payments.



CHALLENGES FOR CBDC:

India is heavily dominated cash economy where people love to deal in cash and keep cash with them rather than in bank accounts. Furthermore, more than 80% Indian workforce are employed in informal sector where cash is preferred mode of transaction.

Central Bank governor, Shaktikanta Das realized that cyber security and possibility of counterfeiting is major risks for CBDC in India which is to be addressed in due to time.

Although, though Digital India drive, India has improved its infrastructure to some extent to transform India as digitalized nation and increase financial inclusion of farmers, weavers, small trader and other marginalised section of the society but at the same time digital divide is also widening day by day, specially after the Covid-19 pandemic and nation-wide lockdown.

Under Jan Dhan Account scheme large number of bank accounts were opened for marginalized section of the society in 2015. But the data from the banks revealed that most of these are dormant account which never has never been in banking operation. Moreover, there is also huge gap of 5% is recorded between male and female account holder in the country.

Availability of smartphone, laptop, personal computer and internet data facility is also remarkably lower among marginalized section of the community.

It is also concern of a section of people that CBDC would compromise the privacy of the holder as well. A generic discussion of CBDC's impact on privacy is challenging because as digital instruments, programming them for no privacy is a relatively easy undertaking.

CONCLUSION:

If corrective measures are taken to tide over the existing problems, interventions, such as Digital India, have the potential to amplify the benefits of economic growth to the poor. Not only will it reduce the costs for the financial institutions, but it would also address safety concerns and accuracy of the data involved in financial transactions.

RBI in collaboration with other financial institute should create awareness, digital skill and offer suitable financial products to increase the financial inclusion across the country.

Government should come-up with long term plan to improve the infrastructure bottleneck in the country. The services and technology should reach to the last-mile at affordable cost among the marginalized section of the country.

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INDIAN ECONOMY & DIGITALIZATION

Vishal Kishor Pure

ABSTRACT:

Digitalization transition through Digital India Programme aims to provide the much needed thrust to the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, eKranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Every pillar has its own importance, complexities in implementation and is a propellant for the overall growth of the country. Digital platforms can help farmers in knowhow (crop choice, seed variety), context (weather, plant protection, cultivation best practices) and market information (market prices, market demand, logistics). Mobile and Internet banking can improve the financial inclusion in the country and can create a win-win situation for all parties in the value chain by creating an interoperable ecosystem and revenue sharing business models. Telecom operators get additional revenue streams while the banks can reach new customer groups incurring the lowest possible costs. According to analysts, the Digital India plan could boost Gross Domestic Product (GDP) up to \$1 trillion by 2025. It can play a key role in macroeconomic factors such as GDP growth, employment generation, labour productivity, growth in a number of businesses and revenue leakages for the Government. Social sectors such as education, healthcare, and banking are unable to reach out to the citizens due to obstructions and limitations such as middleman, illiteracy, ignorance, poverty, lack of funds, information and investments. These challenges have led to an imbalanced growth in the rural and urban areas with marked differences in the economic and social status of the people in these areas. This paper describes the importance and impact of digitalization on the Indian economy.

KEYWORDS: *Digitalization, Digitization, Digital India Programme, e-Governance, Gross Domestic Product (GDP)*

INTRODUCTION:

The words attached to Digital have trended for last year or so. We have heard words like Digital India, Digitalization, Digitization, Digital world etc in our day to day life.

Before, the paper describes the importance and impact of Digitalization on Indian economy. Let's first understand the difference between Digitalization and Digitization. Digitization is more related to converting all our data into bits format and Digitalization is the use of different technology/methods to change the business processes. Though there is a subtle difference between the two, the two words are used interchangeably by all of us meaning the use of Digital Methods to improve the business processes. Undoubtedly, the incumbent Government has taken great initiatives taken under the leadership of Honourable Prime Minister Narendra Modi ji. They have taken forward the initiatives started by the last Government. Overall, the positive impact is for all of us to see. And though the impact is more visible, we have unknowingly been a part of Digitization for last so many years.

We have all been a part of the Digital World where we have touched the Digitalized business processes by using in our day to day's life. Think of activities such as making railway reservation online, buying Air tickets, bus tickets online or making payments by credit card, debit card, etc.

Digitization explained in layman's language is simple. "Ab cash saath rakhna jaruri nahi, sab payment phone se ho jati hai" or we don't have to carry cash all payments can make through a phone. There are certain factors which compel us to follow Digitalization in our routine life.

TEN NEW FACTS ON THE INDIAN ECONOMY [Source:Economic Survey 2017-18]:

- The large increase in registered indirect and direct taxpayers.
- Formal non-agricultural payroll much greater than believed.
- State's prosperity is positively correlated with their international and inter-state trade.
- India's firm export structure is substantially more egalitarian than in other large countries.
- Clothing incentive package boosted exports of readymade garments
- Indian parents continue to have children until they get the desired number of sons substantial avoidable litigation in the tax arena which government action could reduce. □To re-ignite growth, raising investment is more important than raising saving.
- Direct tax collections by Indian states and local governments are significantly lower than those of their counterparts in other federal countries. □Extreme weather adversely impacts agricultural yields.

GROWTH IN ELECTRONIC PAYMENTS:

According to the apex bank's annual report, here is the growth witnessed in various electronic modes of payments:

- The Real Time Gross Settlement (RTGS) system handled 124 million transactions valued at Rs 1,167 trillion in 2017-18, up from 108 million transactions valued at Rs 982 trillion in the previous year. At the end of March 2018, the RTGS facility was available through 1,37,924 branches of 194 banks.
- The NEFT system handled 1.9 billion transactions valued at around Rs 172 trillion in 2017-18, up from 1.6 billion transactions valued at Rs 120 trillion in the previous year, registering a growth of 20 per cent in terms of volume and 43.5 per cent in terms of value.
- At the end of March 2018, the NEFT facility was available through 1,40,339 branches of 192 banks, in addition to a large number of business correspondent (BC) outlets.
- During 2017-18, the number of transactions carried out through credit cards and debit cards was 1.4 billion and 3.3 billion, respectively.
- Prepaid payment instruments (PPIs) recorded a volume of about 3.5 billion transactions, valued at Rs 1,416 billion.

PAYMENTS' INFRASTRUCTURE:

The number of Point of Sale (POS) terminals deployed increasing by 24 per cent from 2.53 million in 2016-17 to 3.14 million in 2017-18.

WHY DIGITIZATION IS THE NEED OF THE HOUR?

Corruption today is the biggest problem in developing countries. In fact, corruption is a problem we have faced for ages. It is said, a parallel economy flourishes side by side to our main economy. This economy is run by those who avoid paying taxes to the Government. One of the prominent reasons for the parallel economy is the dependency on cash-based businesses. The culprits running the parallel economy do not feel like having bank accounts and other business books which simply means no tax payment to Government.

With Digitalization Initiatives like Taxations being bought online and steps like Demonetization, the govt is trying to weed out corruption from our system which is expected to lead to a positive impact on Indian Economy.

ROLE OF DIGITALIZATION IN BANKING SECTOR IN INDIA:

With digital transactions, one needs to have a proper bank account and essential documents. Banks are the part and parcel of our day-to-day life. Banking includes ATM transactions, online payments, and transfers. Because of the Digitalization of their processes, banks have saved costs and customers have been able to avail benefits such as ATMs, cashless transactions using Credit Card, Debit Cards, etc.

Today, banks are going out of the way to adopt the latest technologies so as to enhance customer experience. Another marvellous example of digitalization is mobile banking where banking can be done on mobile phones. The feature allows you to literally operate your bank account from your mobile phone.

Digitalization in Banks has not only reduces human errors and save time but has led to cashless transactions which have reduced circulation fake currency in the market. Thereby, leading to a positive impact on our economy. 2016 is the year which will be always linked to demonetization for the withdrawal high amount denomination Rs. 500 and Rs. 1000 of India's currency in circulation on November 8. After Demonetization was announced, cashless payments in October 2016 increased 22%, when compared to October 2015, indicating that Indians have been progressively more accepting of different digital payments modes since 2015.

Table 1: The World's Most Cashless Countries

Rank	Country	Noncash Payments' Share Of Total Value Of Consumer Payments	% Of Population With A Debit Card
1	Belgium	93	86
2	France	92	69
3	Canada	90	88
4	United Kingdom	89	88
5	Sweden	89	96
6	Australia	86	79
7	The Netherlands	85	98
8	United States	80	72
9	Germany	76	88
10	South Korea	70	58

[Source:<http://www.cnbc.com/2014/11/20/the-worlds-most-cashless-countries.html>]

MOBILE BANKING CATCHING ON FAST:

Gone are days where mobile phones were used just to make calls, send messages, and take photographs. An increasing number of us are using our phones for financial transactions. According to the Reserve Bank of India's (RBI) annual report for 2017-18, mobile banking services witnessed a growth of 92 per cent and 13 per cent in volume and value terms, respectively. The number of

registered customers rose by 54 per cent to 251 million at end March 2018 from 163 million at end-March 2017.

In general, the share of electronic payments in the total volume of retail payments has gone up. The share of electronic transactions in the total volume of retail payments increased to 92.6 per cent in 2017-18, up from 88.9 per cent in the previous year with a corresponding reduction in the share of paper-based clearing instruments from 11.1 per cent in 2016-17 to 7.4 per cent in 2017-18. Volume and value of the payment and settlement systems grew 44.6 per cent and 11.9 per cent, respectively, in 2017-18.



Fig.1. Digital Transactions on Rising Trend in 2016 [Source: Monthly Bulletins for 2016, RBI]

From November 2016, cashless India has experienced a notable amount of transaction through plastic money. Money transfers using mobile banking and immediate payment system (IMPS)– wherein money is transferred instantly using text messaging or online banking– showed the highest spike in over 12 months, ending October 2016. An India Spend analysis of Reserve Bank of India (RBI) data clarifies the situation. Mobile banking transactions grew 175%, whereas money transacted using mobile banking grew 369% from October to October, according to the report.

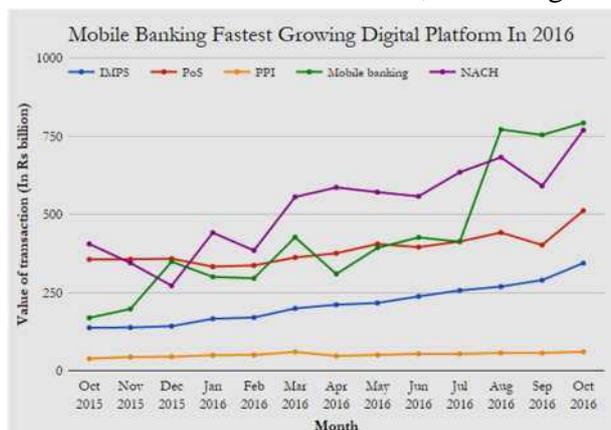


Fig.2. Mobile Banking Fastest Growing Digital Platform in 2016 [Source: Monthly Bulletins for 2016, RBI]

IMPACT OF DIGITALIZATION ON INDIAN ECONOMY:

Digitalization has played a vital role in flourishing the Indian economy. The biggest example is the job opportunities created in the country for youth. In addition to the above, “make in India” drive has given an immense push to youngsters to start new start-ups and think of creative ideas to contribute to digitalization of India.

The government on its end is pushing and encouraging the Indian public to go cashless and reduce reliance on cash transactions. The purpose is to make us adopt digital payments. Digital transactions make us follow a legal path which is helpful to flourish the economy. Use of plastic

money gives freedom as well as security to citizens of the country because it works on technical grounds. Digital payments will be helpful to the global world.

Since cash is the primary mode of transactions in money laundering and terrorism funding, a digital society would discourage such laundering and terrorism.

Statistics related to an impact of digitization on the Indian economy in terms of employment, contribution to GDP in comparisons with other countries:

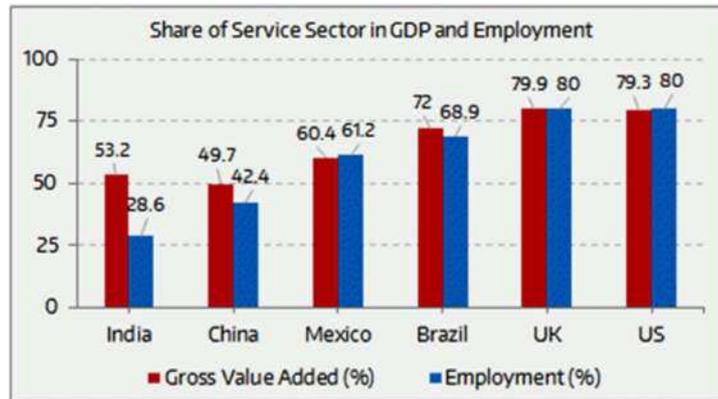


Fig.3. The share of Service Sector in GDP and Employment [Source: Economic Survey 2016-17]

CONCLUSION:

Digital infrastructure's backbone is the availability of high-speed internet. With the introduction of better and faster mobile internet connections, the services through Digitalization have been delivered in an efficient way to the citizens of the country. In addition to the above, the government is taking initiatives like "Aadhar Card" or Digital identification for every citizen. The move is expected to give unique and authentic identification to every citizen. This step will mean faster subsidy distribution, reduction of corruption and some other impacts on our economy. Digital India has made mobile banking easy. Banks are the biggest beneficiary of digitalization. Since they now have processes where less staff can do more work. Digitization is helping businesses streamline their processes by slowly taking away dependency away from paperwork. Digital India has empowered its citizen by giving them digital power like during the journey we don't have to carry any physical documents. We can show a soft copy of the ticket and identity card which fulfils the purpose. Government is pushing Digitalization in the country by promoting e-services to every citizen. Digital India is all about Promoting development and creating an opportunity for new India in terms of job, technology, and transparency through Digitalization. A digitally connected India can help in improving the social and economic condition of people through the development of nonagricultural economic activities apart from providing access to education, health and financial services.

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THE STUDY OF DIGITAL EDUCATION IN INDIA

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ABSTRACT:

The majority of the population of India is illiterate, and it is not always possible for students to read English. This is a major barrier for higher education in the rural areas. For this reason, digital learning is a valuable option for the rural population in the country. Furthermore, it is cheaper than conventional learning, which allows rural and disadvantaged students to benefit from digital learning. The digital education market is driven by a variety of factors. The increasing smartphone usage, Internet penetration, and global content are all contributing factors to the rapid growth of this industry. Moreover, the use of digital education has increased the chances of students being self-directed and sharper in critical thinking. With more schools adopting the modern education system, the growth of the industry is set to continue. It is a proven model of teaching, and the future of learning depends on its implementation. There are several advantages to the use of digital technologies in education. The use of digital instruments in education will enable new techniques of governance. For example, real-time digital data technologies will enable automatic interventions in classrooms and seminars. Teachers can then leverage the data to improve their teaching and learning processes. Ultimately, this will boost the quality of learning and will lead to improved student outcomes. This paper presents examples of government and digital technologies in education. It explores how governments and businesses can collaborate on the use of digital technology in education.

KEYWORDS: *digital learning, online education, distance learning, E-learning*

INTRODUCTION:

Digital education is replacing classroom training and is becoming the norm. Some classes have been recorded, and students can refer to them at a later date. After class, students can also access video sessions that contain relevant information. This will allow them to learn more about a subject and better understand how to use it. Moreover, the ability to view videos at their leisure is a big plus for those students who are unable to attend school or have a job. The benefits of a digital education are many, and they extend far beyond the classroom. Children of today are living in a technology-run world, where everything happens online. Because of this, they need a high-quality, online education, and even if they don't have a college degree, they can take advantage of jobs that require a digital education. The following are just a few of the benefits of a good, digital educational program ((SJSS), n.d.).

Digital learning is easier than ever before. In addition to being visually appealing, a digital platform allows teachers and students to interact in the manner that they prefer. It is also easier to learn when you're interacting with a digital platform that can be as interactive and visual as you like. In addition to this, digital learning is an ideal environment for introducing children to many wonderful technological advances. Therefore, you should consider a good, quality, and affordable educational program in order to take full advantage of the benefits it brings. A digital learning environment also means that students are able to work with a wide variety of technology. It allows students to write essays with complex grammar and punctuation. Similarly, online teachers are able to identify the needs of their students before they have a chance to address them. In addition,

students will learn how to touch type, which is essential in today's job market. So, a good digital education is critical to the success of every student (Analytical & 2019, n.d.).

The digital education system makes it easier for students to learn. There are auto-generated reports that allow students to measure their progress and come up with the solutions that will help them succeed. In addition, students can learn independently. Through online learning, they can also ask questions and get useful information. The digital format also makes it possible for those who don't have time to attend classes to be self-directed. The importance of digital education for the economy and society cannot be understated. The government is also working on the development of digital education in India. Among these, the government has started to create a standardized course material for children in school. In addition to this, the government is also developing a standardized assessment framework for digital education. In India, there are several initiatives to make education more accessible to rural areas. The government is already creating a number of virtual schools in rural areas. They've created an online portal for learners to use (Crawford, ..., & 2020, 2020).

EDUCATION IN THE DIGITAL AGE:

A digital education program can help students become more efficient. It improves their ability to analyze what they need to know and use the available resources. Despite the numerous benefits of a good digital education, there are some drawbacks to this technology. Some of these disadvantages can be overcome by using the right digital educational resources. While a digital education program can help students achieve their educational goals faster, it may be best for your children to have a high-quality teacher to help them achieve their goals. Modern technology can be intimidating for some students. Nevertheless, a good digital education program can help them understand how to make the most of their learning experience. A high-quality digital education will help you achieve your goals, whether you are a student or a teacher. You can take a course online, and the online course will help you prepare for your career. This is the best way to learn more about a topic. If you're a student, it will benefit you (and & 2019, n.d.).

Another important benefit of a digital education program is that it allows you to learn more about a subject. With the internet, you can learn about a topic and learn about it. By having an online course, you can be confident that you've learned more than you previously did. And with the right technology, you can make the most of your skills and knowledge. It will also help you gain a competitive edge in the job market. The most important benefit of a digital education is that it is more accessible. It can be completed at home or on the go. The most important benefit of a digital education program is that it makes learning fun. With a digital environment, you can engage students and learn more. The digital environment also allows you to create games, which can be very useful for students. You can access educational materials anywhere, and at any time. The only limit is your imagination (Nedungadi, Menon, Gutjahr, Erickson, & Raman, n.d.).

With all the information and tools available to the public, it is easy to see how the importance of a digital education cannot be overstated. The world has changed so much in the past few years that classroom teaching has adapted to this new medium. As a result, digital learning has been proven to increase students' motor skills, decision-making abilities, cultural awareness, and academic performance. Besides these advantages, the use of digital technology is a necessary part of modern-day learning. Digital education helps schools and colleges meet their cohort targets. With a digital education system, assessment of students has never been easier. Auto-generated reports allow instructors to measure the student performance in real-time, and help students come up with relevant solutions. Furthermore, a student can browse the web for relevant information and content. As a

result, a student can learn on their own, and take control of the learning process. This way, a student does not need to depend on a teacher or a classroom(Dillenbourg, 2016).

The digital education market is driven by several factors. The growing popularity of smartphones, increasing penetration of the internet, and low cost of online instruction are driving the growth of this industry. With these factors, digital education is becoming a vital part of the educational system and is increasingly popular. Despite these benefits, the potential for growth of this industry is still quite high. But there are also some challenges associated with this technology. These challenges are the same as for any other traditional teaching method. One of the major challenges of traditional education is the amount of paper required to preserve and share information. However, with a digital education, students can save a lot of time, which is crucial for their academic success. This is because digital education is the most accessible and cost-effective solution to a traditional educational system. It also helps teachers in their work, as they can provide individualized learning and improve their work. The advantages of this technology are many(Learning, Technology, & 2017, n.d.).

GOVERNMENT AND DIGITAL EDUCATION:

The Indian government has taken steps to increase the use of digital technology in education. This will help the students to learn the skills they need to work in the industry. In addition, the government will promote the use of digital mode of operations. Some universities, such as Amity University and Christ University, have transferred examination procedures online. In the coming years, the government wants more institutions to provide educational services through the internet. However, the government must be careful in choosing the technologies it will use in education. The adoption of digital technologies in education has many advantages for the public. The development of digital tools allows for more efficient use of resources and reduces the cost of government-sponsored educational institutions. It also facilitates more transparent communication. It can reduce the number of bureaucratic systems and make them more responsive to the public. This tool can help the government to make decisions on what policies and services are most necessary for the public. It will also help the government to better manage the educational ecosystem. The use of digital instruments in education will change the nature of government. These technologies will allow government to assess students more efficiently. It will also help in managing educational systems(... & 2020, n.d.).

The use of digital education technologies will allow governments to consider new delivery models. This means that teachers and governments must work together to make decisions about the implementation of digital learning technology. But it's not enough to create a more transparent digital world. All of us must collaborate to promote positive impact on the lives of citizens. The government is also taking steps to create a digital infrastructure that helps students share knowledge. The platform will allow teachers to share e-contents from across the world, which increases their chances of students learning. The online education system will also include a virtual classroom and a digital assessment framework for the era of digital education. The result is an improved quality of life for students and a brighter future for the country. It is essential to invest in the digital infrastructure in India to help improve the quality of education provided in the rural areas. While the government is trying to promote digital education in India, the government is also working to provide free internet bandwidth to schools. There are several initiatives that have been introduced to provide free broadband for each panchayat. Some of these efforts have already started, and these include establishing an Indian National Institute of Open Learning. With this initiative, the government

hopes to make digital learning a standard for all of its institutions. A thriving online environment will also promote interaction among the students, which will be essential for a thriving future economy (Crawford et al., 2020).

REVIEW OF LITERATURE:

The Study of Digital Education in India examined the attitudes of young people in India towards the use of computers and other technologies in education. The results showed that male students and those from economically privileged backgrounds were more likely to use computers. Gender inequality in education is an issue in Indian society. Patrilineal families send their sons to better schools. The study also found that privileged boys were more likely to use computers and other technology than disadvantaged girls. With an increasing number of Internet users, India is a prime market for digital technologies in education. There are about 200 million Internet users in the country, making it the third largest online market after the United States and China. The country has tremendous potential to use digital technologies in education. However, limited infrastructure and low Internet penetration have hindered the development of such services. With government involvement, however, these barriers can be addressed and the growth of digital learning in the country is certain (Dillenbourg, 2016).

The government has taken several steps to promote digital education in India. The first one is to develop e-content for students in schools. This e-content will be divided into different sections, with different priorities. Grades 12 to nine will be targeted, while grades five to one will concentrate on foundational literacy and numeracy (Power, Signals, & 2018, n.d.). The government has also upskilled teachers to leverage e-content. However, the country needs to be careful not to overpower physical education. Another problem that is causing concern in the education system is the lack of quality teachers. According to recent statistics, there were more than nine lakh vacant teacher posts in primary schools in India. Besides this, fifty percent of primary schools were only staffed by para-teachers. This is partly because many teachers do not have passion for teaching and they lack key subject knowledge. Digital education platforms can solve the teacher shortage problem by allowing government bodies to create standardized course materials and training materials (in & 2016, n.d.).

Lastly, if you want to implement digital education in India, you should make sure that your school is prepared for it. Developing a new education system in India is a huge task. A new education policy is required to implement this change, which may require substantial resources. There are several reasons for this problem, and one of them is the lack of electricity. Poor electricity access and low Internet penetration will hinder the development of digital services in schools (Nedungadi, Menon, Gutjahr, Erickson, & Raman, 2018). While NOFN intended to establish an IT-based teaching system, the goal was to address the shortage of teachers and inadequate school infrastructure in the bottom of the economic pyramid. The government has implemented free broadband in each panchayat, and NKC has begun experimenting with IT in these panchayat schools. While these initiatives have made a huge impact in improving the quality of education, they have not fully met the needs of students. The shift from teacher-centric teaching to IT-based learning will require multifaceted efforts. In addition to the government's efforts to expand access to digital education, there are a number of credible websites that offer educational content. The website, DIKSHA, provides lots of e-content that is aligned with curriculum. It also provides solutions for problems in schools. The e-content that the government offers is free and is available in multiple languages. The plan requires multi-pronged approaches to ensure that the technology is embraced widely (Journal & 2016, n.d.).

CONCLUSION:

In India, many teachers have been openly using digital tools. Although senior high school teachers seem to be reluctant to adopt these technologies, the majority of primary school teachers are enthusiastic about the possibilities it brings to their students. Even some senior high school teachers are under the impression that these technologies are threatening their jobs. Further, frequent power cuts and network issues have hampered the progress of digital education in India. But the government is trying to overcome these challenges by implementing more customized digital tools. Despite the lack of resources, inadequate student-teacher ratio, and frequent power cuts, the country has lacked infrastructure for digital technologies in education. Without government participation, the use of these technologies could be significantly restricted. And while the results from the Study of Data and Education in India suggests promising opportunities, it is still necessary to make sure that the educational ecosystem is ready for digital transformation. There are several factors boosting the growth of the digital education industry. The rise of smartphone usage and internet penetration are key factors that drive this market. The development of innovative teaching methods and global content are also important aspects. Besides these, the digitized education system has enabled instructors to customize each session and increase student engagement. Further, the increased use of handheld devices has also contributed to this growth. Moreover, a variety of educational content is now available for students, which makes it possible to offer a more personalized and interactive learning experience.

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“THE POPULARITY OF CRYPTO CURRENCIES IN INDIAN ECONOMY”

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ABSTRACT:

Cryptocurrency is a digital type of currency that is used in trading and transactions. It is just like paper currency, but only difference is that it is not physical. This currency is secured by cryptography. Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual tokens. “Crypto” refers to the various encryption algorithms and cryptographic techniques that safeguard these entries, such as elliptical curve encryption, public-private key pairs, and hashing functions. It is believed that it is impossible to involve in the duplication of the transactions or involve counterfeit currency in this mechanism. Many cryptocurrencies are decentralized networks based on blockchain technology. Very big numbers of Indians are investing in the cryptocurrencies. This makes the India to be the crypto hub of the world. The investment in cryptocurrencies by Indians is affecting the Indian Economy. The present research paper is mainly focused on how the investment in cryptocurrencies is increasing in Indian Economy.

INDEX TERMS:

Cryptocurrency, Trust of Users in Cryptocurrency, Blockchain, Role of government, Use of Cryptocurrency.

INTRODUCTION:

The crypto currency was invented in 2008 by an unknown person or a group of people using the name ‘Satoshi Nakamoto’. Bitcoin is the first cryptocurrency launched in the world. The cryptocurrencies was launched as a result of global financial crisis in 2008, because it gives a way for people to control their money by themselves without relying on Companies, banks or Government.

Cryptocurrency is a decentralized type of currency which means it is not controlled by any country or government. It is owned by some individuals, but we cannot say it as a private currency. Cryptocurrency is virtual money based on software; it is not real money. With the increase in industrialization and technology digital currencies are becoming popular in public. Nowadays many of us are familiar with the term ‘Cryptocurrency’. There are many countries whose government is supporting the cryptocurrencies such as Switzerland, Singapore, USA etc. Some nations are neutral about cryptocurrencies and some are totally against the investment in cryptocurrencies, such as Bangladesh, Nepal, Denmark and Iran. The countries which are against the cryptocurrencies has imposed ban on it.

LITERATURE REVIEW:

Ryan farell (2015) in his research paper “ An Analysis of Cryptocurrency Industry” explains how the cryptocurrency works.

Vijeta Banwari (2017) in his research paper “Cryptocurrency- scope in India” explains about strength, weaknesses and opportunities in cryptocurrency and its scope in India.

Aman Yadav (2021) in his article “ Cryptocurrency in India: Ban or Not to Ban” discussed about the countries that have ban cryptocurrencies and the countries that have not banned cryptocurrency.

OBJECTIVES:

1. To study the rise of cryptocurrency in Indian Economy.
2. To identify why Indians are more interested in cryptocurrency.
3. To study about the popular Crypto Exchange Platforms in India
4. To study about the countries investing in cryptocurrencies

METHODOLOGY:

The research paper is based on the secondary data which is available in newspapers, Journals, Articles, Websites, Reports, Books and RBI Bulletin.

POPULARITY OF CRYPTOCURRENCY IN INDIA:

As in the global market the investment in cryptocurrency is increasing, the Indians are also investing more and more money in cryptocurrency. There are many reasons because of which the cryptocurrency got so much popularity in India. After 2015 it is seen that the Indian investment in the cryptocurrency is increasing rapidly. Some of the reasons behind the popularity of cryptocurrencies in India are as follows:

1. Ease of Exchange:

Cryptocurrencies are easy to exchange and trade because there are various cryptocurrency platforms registered in India. Users can also transfer the cryptocurrencies from one exchange platform to other exchange platform. This transfer is very easy because of crypto wallet encryption.

2. Secure and Private:

The transactions made with cryptocurrencies are very secured because each transaction is a unique exchange between two parties, which protect users from identity theft. Each transaction in cryptocurrency is backed by various algorithmic encryption and blockchain network.

3. Government Cannot Manipulate Cryptocurrency:

All the government of countries manipulates their own currency as well as others currencies. This was the main reason behind the invention of cryptocurrency. Unlike the other currency the cryptocurrency cannot be manipulated by any government, because it is a decentralized form of currency which has no control of any one specific country.

4. No Human Involvement:

Cryptocurrency is most preferable for online international transaction without any glitch because it is a digital currency that is decentralized hence there is no need to go through any government body in doing any international transaction in case of cryptocurrency. The transaction does not get denied because of any government laws and regulations.

5. Huge Rate of Returns:

Cryptocurrency have given the more returns to the users than investing in the stock exchange or in the gold. Many cryptocurrency has given more than 100 times of return. Bitcoin was traded at just 0.0008\$ in 2010 and reached a highest market price of about 65000\$ in April 2021.

Table-1 Share of top investing countries in Cryptocurrency worldwide

Sr. No.	Name of Top countries using Cryptocurrency	Total Cryp to Owners in Million	% of Population owning Cryptocurrency
1	Ukraine	6	12.7
2	Russia	17	11.9
3	USA	27	8.3
4	Kenya	5	8.5
5	South Africa	4	7.1
6	United Kingdom	3	5
7	India	101	7.3

- Ukraine tops the list with the maximum percentage of population owning cryptocurrency i.e. 12.7% Followed by the Russia where 11.9% of population invests in the Cryptocurrency.
- India has the maximum Numbers of Cryptocurrency holders (101M) in the world.
- USA is second in the number of cryptocurrency holders.

Table-2 Top Cryptocurrency Exchange platforms in India

Sr. No.	Name of Exchange Platform	Listed in year	No. of Registered users in Millions	No. of Registered Cryptocurrencies
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1	WazirX	2018	6.5	100+
2	BuyUCoin	2016	3.5	30+
3	CoinDCX	2018	3	100+
4	Coinswitch Kuber	2017	11	80+
5	Unocoin	2013	1.97	50+

- Cryptocurrency Exchange Coinswitch Kuber has the maximum number of registered users i.e. 11 Millions followed by WazirX with 6.5 Million users.
- Other platforms such as BuyUCoin and CoinDCX are also gaining the popularity amongst the Indians; they have 3.5 and 3 million users respectively.
- So these are the top five cryptocurrency exchange platforms used by Indians.

Ban on Cryptocurrency in 2018:

- In 2013, the Reserve bank of India (RBI) issued a circular, warning the public against the use of Virtual Currency. This was due to security related risks.
- The RBI was keeping a close eye on development in virtual currency world. But banks continued to allow transactions on cryptocurrency exchanges.
- So as a result of this, in 2018 the RBI issued a circular which prevents all banks to deal in cryptocurrencies. This ban halted the progress of crypto industry in India.
- But in March 2020, Supreme Court nullified the RBI circular banning Cryptocurrency.

The Cryptocurrency and Regulation of Official Digital Currency Bill 2021:

- Recently the Indian Government has announced to create our own digital currency which will be controlled by Government of India.
- To reduce the growing tendency of Indians towards the cryptocurrencies, the government of India presented this bill in Loksabha in 2021.
- This bill will prohibit all the other cryptocurrencies.
- Government of India has also announced to charge 30% Income Tax on the profit generated from Cryptocurrencies and other digital currencies.

Findings:

- During the period of 2015 to 2021 it is seen that the numbers of investors investing in cryptocurrencies are increasing rapidly.
- This happened because there are many easy ways of investing money in cryptocurrency and it also gives the huge rate of returns to the Investors.
- The percentage of population investing in cryptocurrency is more in Ukraine, Russia and USA than The percentage of Indian population investing in the cryptocurrency.
- Because of the lower transaction fees in cryptocurrency exchange platform CoinSwitch Kuber, it has gained the maximum number of registered users in India.
- The cryptocurrency exchanges WazirX and CoinDCX have gained popularity because of the number of registered cryptocurrencies on their platforms.

CONCLUSION:

India has the huge number of population investing in a Cryptocurrency. Even if the number of Indian population investing in Cryptocurrency is large, but as compared to other countries the percentage of population investing in Cryptocurrency is less. Cryptocurrency gives the high rate of returns hence more and more Indians are investing in Cryptocurrencies rather than investing in Gold

and Stocks. As there is a rising tendency in Indians to invest in the crypto market, our Government should take some important steps towards the regulation of cryptocurrencies.

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ROLE OF DIGITAL PAYMENTS AND ITS IMPACT ON INDIAN ECONOMY

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ABSTRACT:

The modern era is the digital era. Digital payment this term is more important for countries growth and development. It is most important tools for economic and social transformation in the 21st century. A digital payments occurs when transaction of goods or services are done through the use of electronic tools. Digital payments are more convenient and provide the flexibility to make payments from anytime and anywhere. There is no use of cash or cheques in this type of payments method. This is much easier mode of payments. Its digital because do not have to carry cash payments. To strengthen the financial system the government of India has developed the various mode for electronic payments and give the various benefits to the directly by people. This research paper is going to try to give a better view of various modes of digital payments and also tries to analysis the impact of digital payments on Indian economy.

KEYWORDS: Digital, Payments, Economy, Electronic and Financial System.

INTRODUCTION:

Digital payment is the part of Digital India. It is most important tools for economic and social transformation in the 21st century. A digital payments occurs when transaction of goods or services are done through the use of electronic tools. Digital payments are more convenient and provide the flexibility to make payments from anytime and anywhere. There is no use of cash or cheques in this type of payments method. As a part of government reforms the prime minister of India, on 8th November, 2016 demonetized the currency of Rs 1000 and Rs. 500. These initiatives have provided boost up to the digital payment systems in the economy. Therefore government of India has introduces app like BHIM and UPI are supporting in transition and faster adoption of digital payments. The aim of this step was to abolished black money and corruption.

The digital payments has four phases such that registration, invoicing, payment selection and payment conformation. There are various types of digital payments include the use of debit and credit card. Internet banking, mobile banking, mobile wallets, digital payments app, unified payments interface, prepaid cards, etc. digital payment is an important tool for advancing financial presence because it less cost of providing services to people and increase the safety of payments. Today countries like Denmark, Norway, UK and US are top the adoption of cashless payments. Its helps authenticate and formalize the transaction that is done. This help to control corruption. To strengthen the financial system the government of India has developed the various mode for electronic payments and give the various benefits to the directly by people. This research paper is going to try to give a better view of various modes of digital payments and also tries to analysis the impact of digital payments on Indian economy.

OBJECTIVES:

The objectives of this study are:-

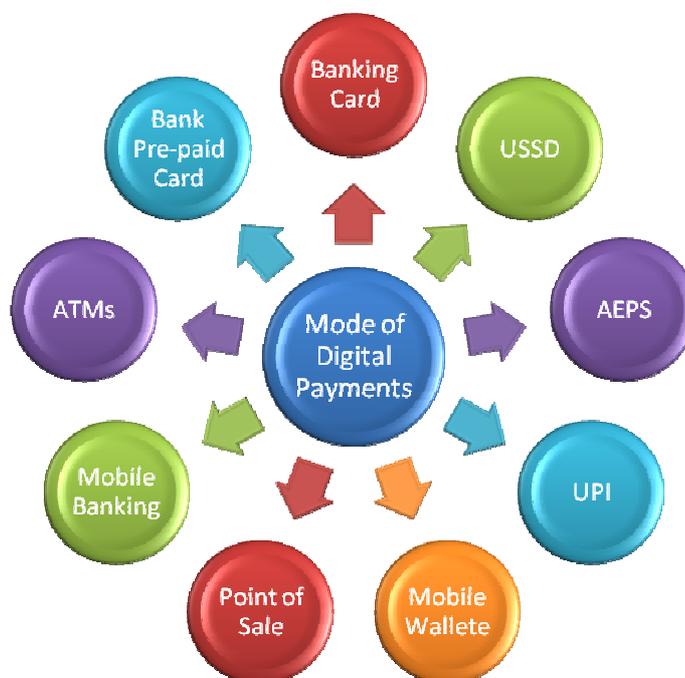
1. To understand the various modes of digital payments in India.
2. To analysis the impact of digital payments on Indian Economy.

METHODOLOGY:

The present study is based on secondary source of data. Secondary data that would be collected with the help of appropriate and relevant information. Handbook of Indian Government for the period 1991 to 2019, Reports and Budget documents, different website, local print and media sources some of the many for the data and reference work. Articles and Research Papers published in National and International Journals like Journal of Public Choice, Journal of Development, Journal of Political Economy, Journal of Economic Studies, Economic and Political Weekly are to be referred authenticate the propositions.

DIGITAL PAYMENTS IN INDIA:

In recent days digital payments played an important role in transaction of goods & services. In digital payments banking sector plays a major role by providing digital instruments such that debit card, credit card, internet banking, mobile banking, mobile wallets, payments app, UPI services, USSD, bank prepaid cards and BHIM app. India comprises of 15 per cent of the world population, and with a growth rate of 7 to 8 per cent, India can very well become the second largest economy by 2030. The following chart shows various types and modes of digital payments.



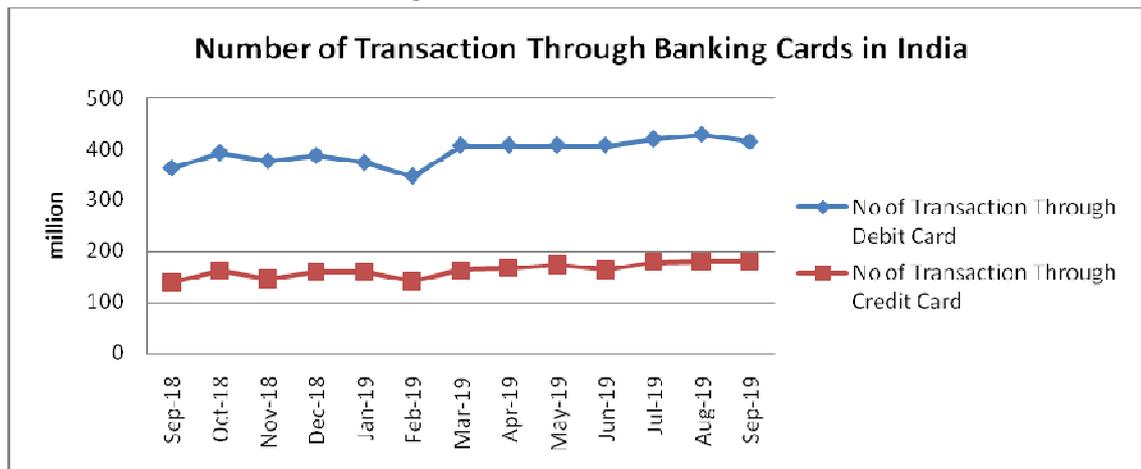
1. Banking Card

In digital payments banking sector plays a major role by providing digital instruments like Debit card, Rupay card, Master card and Credit card. Debit and Credit cards are most widely used payment methods in purchased of goods and services. The following table shows the number of transaction through banking cards in India.

Month	Debit Card	Credit Card
Jan.2021	888.07	138.2
Feb.2021	894	161.1
Mar.2021	898.2	145.8
Apr.2021	900.5	158.3
May.2021	901.97	159.6

June.2021	905.63	141.3
July.2021	905.63	162.4
Aug.2021	913.26	166.9
Sep-2021	919.38	173.2
Oct-2021	932.83	163.2
Nov.2021	934.01	178.4
Dec-2021	937.74	179.6
Jan.2022	940.93	179.5

Source: rbi.org.in



The above table shows that the number of transactions using credit cards at grew by 29.8% while it increased by 14.4 % for debit cards for September 2018 to September 2019. The total number of transactions through credit cards was 179.5 million, while debit cards were 414.9 million.

2. USSD

USSD is another type of digital mode of payment. It stands for Unstructured Supplementary Survive data. It is a Global System for mobile communication technology that is used to send the text between a mobile phone and application program. It is a Global System for Mobile (GSM) communication technology that is used to send text between a mobile phone and an application program.

3. AEPS

AEPS is another important mode of digital payments. AEPS stands for Aadhaar Enabled Payment System. It is used for all banking transactions such as balance enquiry, cash withdrawal, cash deposit, payment transactions and fund transfers. All transaction is made through a banking correspondent based on Aadhaar.

4. UPI

UPI is a smartphone application which stands for Unified Payment Interface. It is regulated by RBI. The main advantage of UPI is that it enables users to transfer money without a bank account. This app used 24/7 basis and on all 365 days a year. Through this app a people can send and receive money without charges.

5. Mobile Wallets

A mobile wallet is a simple mode of digital payments which is used online or offline payments. There are various types of mobile wallets in India. It is a simple way to use it. We can add

some money to a mobile wallet and use the same to make payments and purchase of goods and services. There are some top 10 mobile wallets in India. They are



6. Prepaid Card

A prepaid card is a type of payment instrument on to which you load money to make purchases. Like a debit card. Its works at any time at any merchant that accepts its payment such as Visa and MasterCard. The type of card may not be linked to the bank account of the customer. However, a debit card issued by the bank is linked with the bank account of the customer.

7. Point of Sale Terminal

POS Terminal is another important tools of digital payments. It is an electronic mode used to card payments at retail. POS terminals referred to those that were installed at all stores where purchases were made by customers using credit/debit cards. It is usually a hand held device that reads banking cards.

8. Internet Banking

In recent era internet banking is an important mode of digital payments. It is a process of carrying out banking transactions online. Internet banking also known as net banking, e-banking or online banking. *It's provided by banks and financial institutions to use banking services.* NEFT, RTGS, IMPS used to make online fund transfers.

Country	Total transaction value in the Digital Payments (US\$)
China	1,570,194m
United States	961,465m
Japan	163,819m
UK	162,006m
Germany	118,398m
India	64,787m

Source: rbidocs.rbi.org.

9. Mobile Banking

Mobile banking is the act of making financial transactions on a mobile devices such that smart phone, tablet etc. the scope of mobile banking is increasing by day to day life. Many banks have their own apps and customers can download the same to carry out banking transactions at the click of a button.

10. Bharat Interface for Money

BHIMApp developed by the national payments Corporation of India. *Bharat Interface for Money is fast, secure, reliable app for digital payments. It is a digital payment app that make simple, easy and quick transactions using UPI.* The BHIM app can use by anyone who has a mobile number, and a valid account.

IMPACT OF DIGITAL PAYMENTS ON INDIAN ECONOMY:

1. **Transparency and accountability:** This a key feature of digital payments. Transparency is harder to achieve with cash payments. Digital payments increase accountability and tracking, lessening the risk of corruption and theft. It's helpful to economy growth.
2. **More Convenient:** The biggest benefits of digital payments is that it fastest and the payment process. There is no need to stand in a que to withdraw money. Through the digital banking services will be available to customers on a 24/7 basis and on all days of a year including holidays.
3. **Economical:** Digital payment is economical. Many payments app charges free or less fee. There are many payment apps and mobile wallets that do not charge any kind of service fee or processing fee for the service provided.
4. **Discounts and cashbacks:** There are many rewards and discounts offered to customers using digital payment apps and mobile wallets. There are attractive cash back offers given by many digital payment banks. This comes as boon to customers and also acts a motivational factor to go cashless.
5. **Inclusive growth:** through building the institutions that form the bedrock of an economy and the cumulative effect of cost savings, increased transparency, financial inclusion, and greater women's economic participation. Integrating digital payments into the economies of emerging and developing nations addresses the critical issue of domestic resource mobilization.
6. **Financial Inclusion:** Digital payments have emerged as an important tool for advancing financial inclusion because it lowers the cost of providing financial services to poor people and increases the safety and convenience of using savings, payments, and insurance products.
7. **Women Empowerment:** Improving access to digital payments can empower women by giving them more control over family finances, increasing personal security, and improving their economic opportunities.

CONCLUSION:

India is a second fastest growing economy where 67% of our population is still live in rural areas. A huge mass of population lacks technological knowledge. No doubt digital payments are much easier and faster mode of transaction payments. They are much more convenient than cash payments. We can't compare us with other develop countries where literacy rate is around 100%. India still have literacy rate 74.04%. There is a long way for Indian economy to become a digital and cashless economy. There is a lot of development in the field of basic infrastructure is required to make India Digital. There are some challenges of digital India but in the long run digital and cashless economy will help in growth and will bring a lot of benefits with it.

SUGGESTIONS:

1. Indian government should try to aware and educate people about the digital payments.
2. Government should try to educate people about benefits of digital payments.
3. Government of India should provide basic infrastructure in rural areas.

4. Government must appoint proper regulator for the smooth functioning of digital payment system in India.

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INDIA'S TAX POLICY DIRECT & INDIRECT TAX

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INTRODUCTION:-

TAX POLICY:-

It is the choice by a government as to what taxes to levy in what amounts, & on whom. It has both macroeconomic & macroeconomic aspects. The macroeconomic aspects concern the overall quantity of taxes to collect which can inversely affect the level of economic activity; this is one component of fiscal policy. The microeconomic aspects concern issues of fairness (whom to tax) and locative efficiency (I e which taxes will have how much of a distorting effect on the amounts of various types of economic activity. A country's tax regime is a key policy instrument than may negatively or positively influence the Country's economy.

Tax policies have significant economic consequences for both a national economy & particular groups within the economy. (eg. Households, firms & banks). Tax policies are offend designed with the intention of stimulating economic growth although economists differ significantly about which policies are most effective at of steering growth.

Taxation is as much a political issue as an economic issue. Political leaders have used tax. Policy to promote their agendas by initiating various tax reforms decreasing (or increasing) tax rates, changing the definition of taxable income, creating new taxes on specific products & so forth. Of course no one particularly wants to pay taxes. Specific groups, such as small business owners, farmers, or retired individuals, exert significant political effect to reduce their share of the tax burden tax codes are packed with rules that benefit a certain group of tax payers while inevitably shifting more of the burden to others.

THERE ARE TWO TYPES OF TAX THEY ARE

- 1) Direct Tax 2) Indirect Tax

Direct Tax:-

As a name suggests direct taxes are levied directly on tax payers. It's a type of tax where the impact 7 the incidence of tax fall under the same category.

Direct taxes work at the ability to pay principle, in other words as a percentage of the taxpayers income. This monetary principle claims that individuals who have greater sources of incomeor earn higher earning ought to pay higher taxes. Thus maintaining a fair distribution of wealth.

Direct Taxes in India are over seen by the central Board of Direct Taxes(CBDT) that was formed as a result of the central board of revenue act 1924,

BASICALLY THERE ARE TWO TYPES OF DIRECT TAX ARE AS FOLLOWS:-

- 1) Income tax 2) Corporation Tax

1) Income Tax:-

As per Income tax act 1961 income tax is the base tax paid by an individual based on taxable income in any given financial year.

The tax rate is determined according to the relevant tax slabs for that specific financial year. The taxable income refers to total income minus the applicable tax deductions & exemptions

individuals in this case also include Hindu undivided family (HUF) companies, firms Co-operative Societies & Trusts.

2) Corporation Tax:-

Companies both private & public registered in India under the companies' act 1956 are liable to pay corporate tax corporate tax is the amount paid on the income earned by them in a given financial year. A surcharge at the rate of 5 % is levied if the net income is in the range of Rs 1 Crore to Rs 10Crore if the net income exceeds Rs 10Cr, there is surcharge at the rate of 10%

Indirect Tax:-

Taxes levied on goods & services are called Indirect taxes it is a type of tax where the incidence & impact of taxation do not fall on the same entity with indirect tax the burden of tax can be shifted by the tax payer to another entity or individual.

It is generally imposed on suppliers or manufacturers who pass it on to the final consumer. Taxes are levied on manufacturing, sales, import & even purchases of goods & services. The applicable indirect tax can increase the price of the products. It can be complex and cumbersome some trying to understand the types & provisions of indirect taxes in India.

Indirect taxes have been streamlined following the introduction of the uniform Goods & Services tax (GST)

TYPES:

1) Good And Services Tax:-

Good and Services tax law in India is a comprehensive

Multistage destination based tax i.e. levied on every stage of value addition, from the manufacturer to the consumer. GST is a uniform domestic indirect tax law for the entire country.

Before the Goods & Services tax could be introduced, the structure of the indirect tax levy in India was inefficient & complicated, cluttered. With various levies at various stages.

2) Customs Duty:-

In 1962 and enables the government to levy duty on exports & imports prohibit export & import of goods, prescribe procedures for importing, and exporting & determining offences, penalties, assessments etc.

Difference between Direct & Indirect Taxes:

Direct Tax	Indirect Tax
It is levied on income & activities conducted	It is levied on products or services
It is paid directly by the person concerned I.e. the burden of tax cannot be shifted.	The burden of tax is passed on to the final consumer of goods or services
It is paid after the income reaches the hands of the taxpayer.	It is paid before goods or services reach the tax payers.
Tax collection can be inconvenient, grueling & can be evaded in the absence of proper administration.	Tax collection is relatively easier & more streamlined through the process.
Direct taxes can help curb inflation	Indirect taxes can lead to inflation.

FEATURES OF INDIRECT TAXES:-

- ⇒ Important source of revenue
- ⇒ Shifting of Burden
- ⇒ No perception of direct pinch

- ↳ Tax on commodities & services
- ↳ Wider tax base
- ↳ Promotes social welfare
- ↳ Regressive in nature

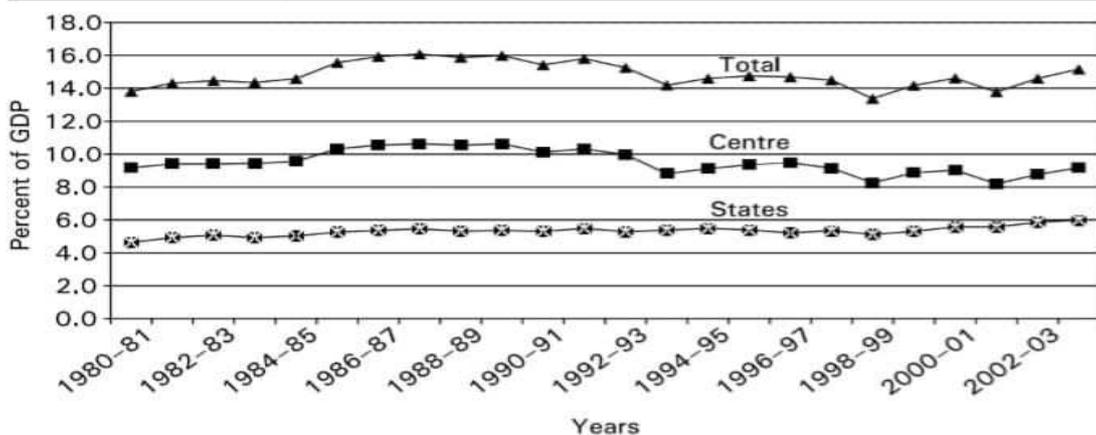
Why GST is an Indirect Tax

Direct taxes which are generally paid in a lump-sum indirect taxes like GST are paid in small amounts when you purchase a product or service a small amount of GST is already included in the price, & this makes its payment more convenient for the tax payers

Graphical presentation trends in Revenue Centre and States

82 INDIA POLICY FORUM, 2006

FIGURE 2. Trends in Tax Revenue-Centre and States



Trends in tax Revenue centre& states. Trends in Tax Revenue in India Percent of GDP.

TABLE 1. Trends in Tax Revenue in India Percent of GDP

Year	Central government			States			Total		
	Direct	Indirect	Total	Direct	Indirect	Total	Direct	Indirect	Total
1950-51	1.8	2.3	4.1	0.6	1.7	2.2	2.3	4.0	6.3
1960-61	1.7	3.5	5.2	0.6	2.0	2.7	2.3	5.5	7.7
1970-71	1.9	5.1	7.0	0.3	3.1	3.4	2.2	8.2	10.6
1980-81	2.1	7.1	9.2	0.2	4.4	4.6	2.3	11.5	13.3
1985-86	2.0	8.3	10.3	0.2	5.0	5.3	2.2	13.3	15.5
1987-88	1.9	8.7	10.6	0.2	5.2	5.4	2.1	14.0	16.1
1990-91	1.9	8.2	10.1	0.2	5.1	5.3	2.2	13.3	15.5
1991-92	2.4	8.0	10.3	0.2	5.3	5.5	2.6	13.3	15.9
1995-96	2.8	6.5	9.4	0.2	5.2	5.4	3.0	11.7	14.7
1997-98	3.2	6.0	9.1	0.1	5.2	5.3	3.3	11.2	14.5
2000-01	3.3	5.8	9.0	0.2	5.4	5.6	3.4	11.2	14.6
2001-02	3.0	5.2	8.2	0.2	5.4	5.6	3.2	10.6	13.8
2002-03	3.4	5.4	8.8	0.2	5.7	5.9	3.5	11.1	14.6
2003-04 ^a	3.8	5.4	9.2	0.2	5.8	6.0	4.0	11.2	15.2
2004-05 ^b	4.3	5.6	9.9	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Source: Government of India (2004a).

n.a. Not available.

a. Actual for the central government and revised estimates for the states.

b. Revised estimates for the central government.

Interestingly, the trends in tax ratios of direct and indirect taxes follo

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PROBLEMS FACING INDIAN ECONOMY

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INTRODUCTION :

Since 1991, the Indian economy has pursued free market liberalization, greater openness in trade and increase investment in infrastructure. This helped the Indian economy to achieve a rapid rate of economic growth and economic development. However, the economy still faces various problems and challenges, such as corruption, lack of infrastructure, poverty in rural areas and poor tax collection rates.

1. Unemployment :

Despite rapid economic growth, unemployment is still an issue in both rural and urban areas. The fast rate of economic growth has left unskilled workers behind, and they have struggled to find work in growing industries. In 2017, the official unemployment rate was just below 5%. However, a report by the OECD found over 30% of people aged 15-29 in India are not in employment, education or training. Live mint reported on March 6, 2017. With, little if any government welfare support for the unemployed, it leads to dire poverty.

2. Poor educational standards :

Although India has benefited from a high % of English speakers, (important for call centre industry) there is still high levels of illiteracy amongst the population. It is worse in rural areas and amongst women. Over 50% of Indian women are illiterate. This limits economic development and a more skilled workforce.

3. Poor Infrastructure:

Many Indians lack basic amenities lack access to running water. Indian public services are creaking under the strain of bureaucracy and inefficiency. Over 40% of Indian fruit rots before it reaches the market; this is one example of the supply constraints and inefficiency's facing the Indian economy.

4. Balance of Payments deterioration:

Although India has built up large amounts of foreign currency reserves, the high rates of economic growth have been at the cost of a persistent current account deficit. In late 2012, the current account reached a peak of 6% of GDP. Since then there has been an improvement in the current account. But, the Indian economy has seen imports growth faster than exports. This means India needs to attract capital flows to finance the deficit. Also, the large deficit caused the depreciation in the Rupee between 2012 and 2014. Whilst the deficit remains, there is always the fear of a further devaluation in the Rupee. There is a need to rebalance the economy and improve the competitiveness of exports.

5. High levels of private debt:

Buoyed by a property boom the amount of lending in India has grown by 30% in the past year. However, there are concerns about the risk of such loans. If they are dependent on rising property prices it could be problematic. Furthermore, if inflation increases further it may force the RBI to increase interest rates. If interest rates rise substantially it will leave those indebted facing rising interest payments and potentially reducing consumer spending in the future

6. Inequality has risen rather than decreased :

It is hoped that economic growth would help drag the Indian poor above the poverty line. However, so far economic growth has been highly uneven benefiting the skilled and wealthy disproportionately. Many of India's rural poor are yet to receive any tangible benefit from India's economic growth. More than 78 million homes do not have electricity. 33% (268million) of the population live on less than \$1 per day. Furthermore with the spread of television in Indian villages the poor are increasingly aware of the disparity between rich and poor. (3)

7. Large Budget Deficit :

India has one of the largest budget deficits in the developing world. Excluding subsidies, it amounts to nearly 8% of GDP. Although it is fallen a little in the past year. It still allows little scope for increasing investment in public services like health and education.

8. Rigid labour Laws :

As an example Firms employing more than 100 people cannot fire workers without government permission. The effect of this is to discourage firms from expanding to over 100 people. It also discourages foreign investment. Trades Unions have an important political power base and governments often shy away from tackling potentially politically sensitive labour laws.

9. Inefficient agriculture :

Agriculture produces 17.4% of economic output but, over 51% of the work force are employed in agriculture. This is the most inefficient sector of the economy and reform has proved slow.

10. Poor tax collection rates :

According to the Economist, India has one of the poorest tax to GDP rates in the whole world. India's tax revenue as a % of GDP is just 12%. Compared to an EU average of 45%. This poor tax collection rate reflects widespread corruption, tax avoidance and complicated tax rates. In 2017, Narendra Modi has sought to improve tax collection rates and reduce complications through the introduction of a general sales tax (GST) which involves a single tax rate – rather than tax rates applied multiple times at different stages of production.

11. Business difficulties :

According to the World Bank, the ease of doing business in India is poor. India ranks 130/190. Big issues for companies include

- Ease of enforcing contracts
- Dealing with construction contracts
- Paying taxes
- Trading across border

12. Inequality within regions :

India's economic growth has benefitted some regions more than others. Technological hubs, such as Delhi and Mumbai have attracted higher-paying jobs. This has attracted an inflow of most mobile and skilled workers; this has created congestion in these super-cities but failed to address the poverty of rural areas, especially in the northeast

13. GDP growth rates decline :

At the beginning of the year, most international financial institutions and credit rating agencies predicted that India's GDP growth rate for 2019-20 would be around 6-7 per cent. The Reserve Bank of India's **Monetary Policy Report**, released in April, stated that the GDP for 2019-20 would grow at a higher pace than it did in 2018-19, and projected a 7.2 per cent growth rate for the economy.

But by the end of the year, all institutions and agencies had revised their estimates towards the **downside**. The RBI in its December monetary report said that the economy would grow at a meager 5 per cent in 2019-20 as opposed to 7.2 per cent that it had predicted in April this year.

14. Production Shrinks :

The GDP or Gross Domestic Product of a country is the summation of all goods and services produced in a fiscal year. India's production-related estimates showed that the industrial sector of the economy shrank in 2019.

Index of Industrial Production (IIP), which works as a barometer for the industrial sector of the country, also witnessed a steep fall this year, contracting to its lowest level in seven years. The IIP statistics, released by the Ministry of Statistics and Program Implementation, showed that India's industrial output shrank by 4.3 per cent in September, the **lowest since October 2011**.

15. Consumption slowdown :

As Mint has already reported more than a few times, everything from car sales, two-wheeler sales, and tractor sales have been falling. In fact, even moped sales have fallen over the last two months by 9.8% in March and 5.9% in April. Non-oil, non-gold, non-silver imports—another good indicator of consumer demand—have fallen over the last four months.

16. Lagging Exports :

One of the clear learning's from the history of economic development is that almost every country that has gone from being a developing country to being a developed country has done so through the export route. First, the country starts with low-value labour-intensive exports and then gradually over the years moves on to high-value ones. The low-value exports create jobs at a massive pace.

18. Agriculture distress :

The short-term reason for distress in agriculture has been falling food prices. Nevertheless, there is a long-term reason as well. In 2004-2005, agriculture, forestry and fishing, as a percentage of GDP, stood at around 21%. It has since dropped to around 13.1% .This means that people need to be moved away from agriculture and that is something which hasn't happened. Typically, as countries move from being developing countries to becoming developed countries, the farming labour first moves en masse towards low-end construction and real estate jobs, given that the skill set required for these jobs is very low. To conclude, the problem often with governments in India has been that they try to do too many things. But there is an opportunity that the new government has to do a few things, do them at an adequate scale, and do them right. That's what India needs over the next five years.

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“INDIAN ECONOMY: OPPORTUNITIES AND CHALLENGES IN 21st CENTURY”

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RURAL DEVELOPMENT

ABSTRACT:

Rural development has assumed global interest in particular a few of the growing international locations and it has brilliant significance for a county Like India. Rural development focuses upon the improvement of the sections of rural economies, that go through severe poverty problems and correctly objectives at developing their productiveness. India is one of the rapidly urbanizing nations however, most people of the Indian population 61% are situated in Rural India (Census 2011)So rural improvement is very important for the effective improvement of the India, they also Make contributions to the 46% of the national profits. In India, most of the people of rural regions are crippled with many problems which are performing as Barriers to the improvement of rural areas.

KEYWORDS:Rural Development, Poverty,Unemployment, Irrigation, Agriculture, Infrastructure,

INTRODUCTION:

Rural Development in India is one of the maximum important factors for the boom of the Indian economic system. Rural improvement Focuses upon the development of the sections of rural economies, that revel in extreme poverty problems and efficiently aims at Growing their productiveness. It also emphasizes the want to cope with numerous urgent problems of village economies that hinder growth and enhance these areas. An agriculture sector is one of the essential and primary sectors in rural India and approximately two-third of India’s population depends on agriculture, the hassle lies inside the fact that the share in GDP of agriculture quarter in on a steady Decline.

Rural development in India has witnessed several modifications through the years in its emphasis, tactics, strategies and Programmes. It has assumed a brand-new measurement and views thus. Rural improvement may be richer and extra Significant simplest thru the participation of clientele of improvement. Just as implementation is the touchstone for planning, Large number of participations is the center-piece in rural development. The agriculture is the monetary face of any nation. It is vital for the prosperity and boom of the nation. The purpose is to construct the Country with the development potential so to provide the price of boost to the Indian Economy. The call for the commercial products could be Generated if the economic production is excessive Fluctuations in agricultural output play a key function inside the state of the national economy.

Rural Consumption of industrial goods is three times that of urban Consumption. As a remember of truth, the present-day spurt in the rural Consumption of durable items has brought about redefinition client demographics itself. For the development planners and administrators, it is essential to solicit the participation of various groups of rural people, to make the plans participatory. The Government has planned Several packages relating Rural Development in India. The Ministry of Rural Development in India is the apex body for Formulating rules, guidelines and acts bearing on the development of the rural areas. Agriculture, handicrafts, fisheries, rooster, and diary are the primary members to the rural commercial enterprise and Economy.

OBJECTIVE OF THE STUDY:

- To analyze the opportunities and challenges of rural development in India.
- To study and to understand the role of rural development schemes in India.

RESEARCH METHODOLOGY:

To conduct the research study descriptive research method has been used. For the purpose of the study secondary data is Used. The secondary data collected from the published books, research papers in journals and annual reports.

WHAT IS RURAL DEVELOPMENT

Rural development is utilization, protection and enhancement of the natural, physical and human resources needed to make long-term improvements in Rural living conditions. It involves provision of jobs and income opportunities While maintaining and protecting the environment of rural areas.

Three Dimensions Related with Rural Development

1. Environmental conservation- Environmental conservation is Basically the practice of humans to save the environment which Cooperates rural people for better life status and enhance a healthy Economic prosperity.
2. Economic development –Most probably rural development is Based on good economic aspect. So, for better economic status of Rural people Govt of India has been executed various schemes and Taken steps to implement these schemes in a proper way of Applicability
3. Societal equity – Societal equity is based on the fairness and Impartiality judgement of social activities and policies. This is focused on the institutional context, education and public Administration.

Challenges for Rural Development in India**1. Poverty**

India is one of the swiftly growing economies within the world, yet round 73 million human beings are dwelling in intense poverty (Brookings Document). India's poverty is mostly rural it contains one-third of the poverty-stricken individuals. Scheduled caste, Scheduled Tribes, Landless laborers, and informal employees are by and large prevailing in the situations of poverty. The situations of poverty amongst Rural communities are characterized by way of a loss of economic assets, land, assets, property, and other sources. The majority of the poverty-bothered people are hired inside the agriculture zone and other activities including animal husbandry, Fisheries, and day by day workers. Poverty is a complex phenomenon and it overlaps and is interlinked with political, social, financial Systems. The poverty of people is also one of the predominant elements which result in the boom of a scarcity of assets, discrimination, And incapacity. Poverty-troubled individuals of rural communities commonly migrate to urban regions looking for better possibilities and centers, however many people due to the elevated price of living inside the urban areas grow to be living in city slums or homeless. The essential factors that Have an impact on poverty in India are Unemployment, Illiteracy, and unawareness, the occurrence of natural calamities, disasters, Inadequate financial control, Borrowing loans, Large families, Health care desires, Migration.

2. Illiteracy

It is defined as “one who can both read and write a short simple statement on his everyday life” (UNESCO).Rural regions do not Possess sufficient resources required for their livelihood opportunities, lack of social infrastructure centers including colleges, Faculties are absolutely absent

or slightly to be had, and affordability of the people is likewise low in rural areas main to fewer Literacy costs. Lack of economic sources, educational facilities, coaching-gaining knowledge of methods, delivery facilities, Social disputes are the identified Fundamental causes of illiteracy in India. Education and literacy are the critical improvement signs and key variables to degree Development, best of lifestyles, recognition level, and skill of the people. In India, 75.7% male and 62% female are literate, in rural India 72.3% Male and 56.8% Females in the year 2014 (NSS Report). The percentage increase in literacy rate from 2001 to 2011 Is 26% female, 10% male, 14% total.

3. Unemployment

The unemployment inside the rural areas is especially three sorts they may be open unemployment, disguised unemployment, educated rural Unemployment. Agriculture inside the Indian context in particular depending on rainfall and season so on the time of sowing, harvesting, spraying fertilizer requirement of workers is greater all through this time and inside the ultimate season human beings are unemployed. So, as Unemployment increases the income of the character and circle of relatives decreases and poverty will increase. The rate of unemployment in rural India in 2017-18, four percentage of women and six percent of men were unemployed, while the unemployment rate was higher in urban India. However, urban Women had a better unemployment rate than rural women in the India.

4. Water resource and Irrigation

Water is the essential enter for the right growth of the crop, if accurate seeds and fertilizers are to be had but the water isn't always well to be had the crop will fail to grow its complete capability. Though India is blessed with several rivers and tributaries it isn't always a water-Rich nation. India has four percent of world's fresh water out of which eighty percent is used in agriculture and the second one largest irrigated Country in the world after China, and the cropped region which is underneath irrigation is simplest one-third in India.40% of irrigation water is from groundwater in rural regions, due to fewer obstructions for infiltration groundwater level is much less In comparison to city regions but it is tough to screen and adjust groundwater for irrigation purposes. Irrigation is the maximum essential agricultural input; maximum of the agricultural land is dependent on the rainfall so the agricultural exercise is seasonal. In India rainfall is unsure and unreliable that is the motive we aren't capable of achieve development in agriculture unless more than One half of the cropped area is introduced beneath assured irrigation and properly monitored the situation of agriculture will fall further In India.

5. Infrastructure

Infrastructure is the spine of any country; it performs a completely essential function in assisting the nation's economic increase. Rural Infrastructure inside the country, then it's miles important for agriculture, ago-industries, and poverty alleviation in rural regions. Rural Infrastructure within the country accommodates rural roads, canal works for irrigation and drainage, rural housing, rural water delivers, rural Electrification, and rural telecommunication connectivity. Rural infrastructure ought to be self-enough for presenting the primary Amenities to people that could enhance their high-quality of existence and can also lessen the migration of people to urban areas for higher Facilities. The development of rural infrastructure can cause advanced get entry to market facilities for rural manufacturers, better Availability of inputs and raw substances at decreased prices, and advanced mobility. Better water delivers, strength, sanitation, waste Management no longer only

improve the fitness of the people of rural regions however also dwelling requirements and generate employment Opportunities.

Various Rural Development Schemes Developed by Government of India

1. Pradhan Mantri Gram Sadak Yojana (PMGSY)

- The fund for this in initial stage was provided 100% by central government.
- But the further recommendation and 14th Finance commission report the expenditure was share 60:40 by the Central and State governments respectively.
- The most important goal of this scheme is to provide all weather road connectivity to the agricultural regions whose population is More than 500 and in hilly area the population confined up to 250.
- This scheme initiated by means of the Ministry of Rural Development and the purpose of this scheme changed into to provide the excellent street centers in rural region.

2. Antyodaya Anna Yojana

- Prime minister Atal Bihari Vajpayee launched the scheme on 25th December 2000
- The scheme provides food grains to around 20 million BPL (Below Poverty Line) families at a very minimum rate.
- This scheme noticed the hunger rural society and commenced to supply ration in low-cost rate (Rs3/kg for rice, Rs 2/kg for wheat)

3. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

- National Rural Employment Guarantee Act 2005, became Primary approach at the employment arealaunched on 2nd Feb. 2006. Now this scheme is renamed as “Mahatma Gandhi National Rural Employment Guarantee Act.(MGNREGA).
- This scheme is based totally on Indian labour law and social safety, which is based on the line ‘right to work’ and supplies employment opportunity to the rural poor .
- It assures 100 days employment to the village people Within a year.
- The scheme additionally focusses on women employment sector . It must be 50% workforce.
- In this scheme Central Government of India funded 90% and State Govt. of India funded 10%.

4. National Rural Health Mission

- The National Rural Health Mission (NRHM) comes under National Health Mission ,which was initiated on 12 April, 2005.
- This scheme is most likely primarily based on imparting Reachable, less costly and accountable excellent health Offerings to the poorest households inside the remotest rural areas.
- Under this scheme Accredited social health activists (ASHA) acts as operational unit .
- Ministry of Health and Family welfare focused on this Scheme for maintaining rural health status.

5. Deen Dayal Upadhyay Grameen Kaushal Yojna:

- On the event of 98th delivery anniversary of Pandit Deendayal Upadhyaya, GOI (Govt. Of India) launched this scheme for motivating the rural youth to be superior the rural ability practices.
- Ministry of Rural Development developed this scheme on 25th September 2014.

- This scheme especially targeted at the youngsters among (15-35) years age groups and ensured them to balance their financial stability.
- All total Rs 1500 crores supplied in this scheme for Enhancing employability status of rural youth.
- Now days this scheme is actively given the performance in 21 states and Union territories throughout 568 districts and 6215 blocks.
- As per the Government reports, all total 2.7 lakh applicants had been skill oriented till now and nearly about 1.34 lakh candidates have been achieved jobs.

6. Sansad Adarsh Gram Yojna

- On the occasion of Lok Nayak Jai Prakash Narayan's birth Anniversary celebration on 11th October 2014 Prime Minister Narendra Modi launched a scheme on the social Development in rural area.
- This scheme continued Ministry of Rural Development as Supervising Authority.
- This programme allotted the responsibilities many of the participants of parliament for growing bodily and institutional infrastructure inside the villages by way of 2019 .

7. Sampoorna Grameena Rojgar Yojana

- The Sampoorna Grameen Rozgar Yojana was introduced on 25th September 2001. This scheme was specially focused on employment opportunity for rural people.
- EAS (Employment Assurance Scheme) and JGSY (Jawahar Gram Samridhi Yojana) combinedly applied on this Sampoorna Gramin Rojgar Yojana in which it has been assured to expand employable popularity for boosting monetary balance in rural place.
- Ministry of Rural development introduced this scheme

8. Gram Panchayat Development Plan (GPDP) – Sabki Yojana, Sabka Vikas

- The GPDP scheme funded through Scheme of Fund for Regeneration of Traditional Industries' (SFURTI) and Common Facility Centers (CFCs) which specially focused on Bamboo, Honey and Khadi product as cluster based totally Technique.
- This Scheme promoted Rural Industry and Entrepreneurship' for the duration of 2019-20 and developed 75000 entrepreneurs in agro-rural industry sectors.

CONCLUSION:

The approach, orientation, and method for rural development in India have changed from the time of independence to date, Rural areas are the backbone of our country About 61% of the populace remains residing in the rural regions of India so there may be a Need to concentrate extra on the agricultural areas for the general development of the nation, however the primary trouble of these rural areas Are the challenges and appearing as barriers for the development of the agricultural regions.

Rural development is vital and those rural issues needed to be cope with and proper Guidelines have to be applied for sustainable development of the rural regions, although there are numerous schemes applied for Rural improvement, they're still in a nation of overlook and beneath-improvement, due to past legacies and defects in our planning Process and funding sample. The principal goals recognized for rural improvement are to improve the provision and widen the distribution of the simple needs Amongst all the rural population, to improve and raise the standards of rural people by way of enhancing the better schooling, employment, Social-financial living standards.

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ROLE OF AGRICULTURAL MARKETING IN INDIA

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INTRODUCTION:

Agriculture fulfils the basic need of human kind by producing food. About a century ago, farmer used to produce food commodities mostly for self-consumption or for exchange with others (cash or kind) mostly in the same village or nearby places. They were primarily self-reliant. But, now production environment has changed considerably from self-reliance to commercialization. Technological advancement in the form of high yielding varieties, use of fertilizers, insecticides, pesticides, farm mechanization has led to a substantial increase in farm production and consequently the larger marketable and marketed surplus. The improved production is accompanied by the increasing urbanization, income, changing life style & food habits of the consumers and increasing linkages with the overseas market. Today consumers are not limited to rural areas where food is produced. Further, increasing demand for processed or semi-processed food products requires value addition in the raw agricultural produce. These developments require movement of food commodities from producer to consumers in the form of value added products. Agricultural marketing brings producers and consumers together through a series of activities and thus becomes an essential element of the economy. The scope of agricultural marketing is not only limited with the final agricultural produce. It also focuses supply of agricultural inputs (factors) to the farmers.

DEFINITIONS OF AGRICULTURAL MARKETING

1. Performance of business activities that directs the flow of goods and services from producers to users (American Marketing Association).
2. Human activity directed at satisfying the needs and wants through exchange process (Phillip Kotler).
3. Agricultural marketing is a process which starts with a decision to produce a saleable farm commodity, involves all the aspects of market structure or system, both financial and institutional, based on technical and economic considerations, and includes pre- and post-harvest operations, assembling, grading, storage, transportation and distribution (National Commission on Agriculture, 1976).

OBJECTIVES

- To generate employment in order to combat vagaries of unemployment problem.
- To enhance the per capita income to minimize the difference between rural and urban.
- To discourage rural to urban migration and thereby minimize congestion & other associated problems in the society.
- To enhance the economic development of all stake-holders.
- To create marketing facilities to reduce post-harvest loss and distress sale of agriculture produce.
- To contribute towards protection and up gradation of the environment for ensuing ecological balance, avoidance of global warming and healthy living for man and animal.
- Economic empowerment of women.
- To improve nutritional standards for betterment of health.

IMPORTANCE OF AGRICULTURAL MARKETING

Agricultural marketing plays an important role not only in stimulating production and consumption, but also in accelerating the pace of economic development. It is the most important multiplier of agricultural development. In the process of shifting from traditional to modern agriculture, marketing emerges as the biggest challenge because of production surpluses generated by the shift. The importance of agricultural marketing is revealed from the following;

1. Widening of Markets

An efficient and well-knot marketing system widens the market for the products by taking them to remote corners both within and outside the country, i.e., to areas far away from the production points. The widening of the market helps in increasing the demand on a continuous basis, and thereby guarantees a higher income to the producer

2. Growth of Agro-based Industries

An improved and efficient system of agricultural marketing helps in the growth of agro based industries and stimulates the overall development process of the economy. Many industries like cotton, sugar, edible oils, food processing and jute depend on agriculture for the supply of raw materials.

3. Increase in Farm Income

An efficient marketing system ensures higher levels of income for the farmers reducing the number of middlemen or by restricting the cost of marketing services and the malpractices, in the marketing of farm products. An efficient system guarantees the farmers better prices for farm products and induces them to invest their surpluses in the purchase of modern inputs so that productivity and production may increase. This again results in an increase in the marketed surplus and income of the farmers. If the producer does not have an easily accessible market-outlet where he can sell his surplus produce, he has little incentive to produce more.

4. Employment Creation

The marketing system provides employment to millions of persons engaged in various activities, such as packaging, transportation, storage and processing. Persons like commission agents, brokers, traders, retailers, weigh men, hamals, packagers and regulating staff are directly employed in the marketing system. This apart, several others find employment in supplying goods and services required by the marketing system.

5. Price Signals

An efficient marketing system helps the farmers in planning their production in accordance with the needs of the economy. This work is carried out through transmitting price signals.

6. Adoption and Spread of New Technology

The marketing system helps the farmers in the adoption of new scientific and technical knowledge. New technology requires higher investment and farmers would invest only if they are assured of market clearance at remunerative price.

7. Addition to National Income

Marketing activities add value to the product thereby increasing the nation's gross national product and net national product

8. Better Living

The marketing system is essential for the success of the development programmes which are designed to uplift the population as a whole. Any plan of economic development that aims at diminishing the poverty of the agricultural population, reducing consumer food prices, earning more

foreign exchange or eliminating economic waste has, therefore, to pay special attention to the development of an efficient marketing for food and agricultural products.

9. Optimization of Resource use and Output Management

An efficient agricultural marketing system leads to the optimization of resource use and output management. An efficient marketing system can also contribute to an increase in the marketable surplus by scaling down the losses arising out of inefficient processing, storage and transportation. A well-designed system of marketing can effectively distribute the available stock of modern inputs, and thereby sustain a faster rate of growth in the agricultural sector.

10. Creation of Utility

Marketing is productive, and is as necessary as the farm production. It is, in fact, a part of production itself, for production is complete only when the product reaches a place in the form and at the time required by the consumers. Marketing adds cost to the product, but, at the same time, it adds utilities to the product. The following four types of utilities of the product are created by marketing.

a. Form Utility:

The processing function adds form utility to the product by changing the raw material into a finished form. With this change, the product becomes more useful than it is in the form in which it is produced by the farmer. For example, through processing, oilseeds are converted into oil, sugarcane into sugar, cotton into cloth and wheat into flour and bread. The processed forms are more useful than the original raw materials.

b. Place Utility:

The transportation function adds place utility to products by shifting them to a place of need from the place of plenty. Products command higher prices at the place of need than at the place of production because of the increased utility of the product.

c. Time Utility:

The storage function adds time utility to the products by making them available at the time when they are needed.

d. Possession Utility:

The marketing function of buying and selling helps in the transfer of ownership from one person to another. Products are transferred through marketing to persons having a higher utility from persons having a low utility.

DRIVERS OF GROWTH OF AGRICULTURAL MARKETING IN INDIA

1. Technological change in Agriculture:

Technological developments in agriculture, such as the evolution of high yielding varieties of seeds, increased use of modern inputs and cultivation practices in the agricultural sector, have resulted in substantial increase in farm production. The marketed surplus of agricultural produce has therefore increase. This has resulted into the growth on the marketing system.

2. Transportation and communication

The increase in transportation and communication facilities has widened the market for farm products. The length and breadth of the market to which a product is taken from the production areas have increased. In the absence of these facilities, the movement of produce from one area to another was limited, and the consumption of a product was restricted only to the areas of production or; at the most, to nearby areas. The scope of marketing has, thus increased manifold.

2. Specialization:

The tendency towards increasing specialization by farmers and regions in certain crops or livestock has resulted in an increase in their efficiency and the breakdown in the self-sufficiency of the family unit. Specialization, thus, has resulted in increased production, which is the base for the growth of marketing and, in turn, of the economy. This has also resulted in improved use efficiency of natural resources like land and water.

3. Urbanization:

Urban people are the main buyers of agricultural surpluses. The urban population of India has increased significantly which necessitated a faster growth of agricultural marketing activities. The rate of growth of urban population is much higher than rural population (due to rural-urban migration) which has further increased the importance of marketing system for farm products.

CONCLUSION

A good developed market should provide commodities which the consumers want and are ready to pay for, It should provide a wide variety of products to the consumers so that they may easily choose for themselves. The varieties should not be so wide as to create confusion for them. No harmful products should be offered for sale in the market. Precaution should be taken to protect consumers. The information on the presence of goods in the market and their relative merits should be available to all the prospective consumers. There should not be any pressure on the consumers to buy products from a particular trader or class of traders. The retailing services should be available in the market (together with the wholesale facilities) for small consumers. Prices should be fair and uniform for the products for all the category of consumers. There should not be any wastage of products in the market. The producer should be able to sell his surplus quickly and get a price which is consistent with the demand and supply of situation. Adequate and efficient storage, transportation and processing facilities should be available. Proper grading facilities should be available. The methods of packaging should be as per the requirement of different farm products

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THE ECONOMIC ROLE OF MUTUAL FUNDS IN INDIA

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ABSTRACT:

A mutual fund is an investment mechanism. A variety of mutual fund strategies can benefit investors. India is one of the world's largest and most important growing markets, and Indian benchmark indexes have been steadily rising since 2012. The origins of the Mutual Funds industry in India may be traced back to the establishment of the UTI (Unit Trust of India) Act in 1963. Due to a variety of factors, the Unit Trust of India has enjoyed a monopoly in the mutual fund sector and continues to hold a prominent position. After the arrival of public sector banks and insurance companies into the industry. Today, investors depend heavily on mutual funds for investment purposes since they guarantee growth. In comparison to investing in stocks, the risk of investing in mutual funds is modest. As a result, it appeals to investors who like to avoid risk. The current study focused on the role of Mutual Fund in the Indian Economy.

KEYWORDS: Mutual Funds, Economy, UTI, Benchmark

INTRODUCTION

Prior to 1991, India's financial situation was not so particularly remarkable. Prior to liberalization, the Indian economy suffered from low savings, low GDP, high inflation, high unemployment, high interest rates, and inadequate foreign currency reserves, and so on. In 1991, India approached the IMF for financial assistance, and certain restrictions were placed on the basis of which our country received financial support. These limits, which our country accepted under IMF influence, were the beginning point for economic reforms informally known as the LPG (Liberalization, Privatization, and Globalization) process. The outcome of the LPG process in 1991 is more evident now, as so many changes have been noticed in India's Mutual Fund industry. India has one of the world's fastest growing economies and a strong financial system. It has the sixth-largest nominal GDP and the third-largest purchasing power parity in the world (PPP). As of 2022, the country ranked 145th in terms of nominal GDP per capita (\$2,313) and 122nd in terms of PPP GDP per capital (\$8,079). Following economic liberalization in 1991, India saw average annual GDP growth of 6-7 percent. Annual average GDP growth has been 6% to 7% since the beginning of the twenty-first century, and India has surpassed China as the world's fastest growing major economy from 2013 to 2018 and in 2021. From the 1st through the 19th centuries, India had the world's largest economy for the majority of the 200 years.

The Indian economy's long-term development prospects remain good due to its young population and low dependency ratio, healthy savings and investment rates, increasing globalization in India and integration into the global economy. The economy slowed in 2017 as a result of the "demonetization" shock in 2016 and the implementation of the Goods and Services Tax in 2017. Domestic private consumption accounts for over 70% of India's GDP. The country maintains its position as the world's sixth-largest consumer market. The service sector makes up 50% of GDP and remains the fastest growing sector, while the industrial sector and the agricultural sector employs a majority of the labor force. The Bombay Stock Exchange and National Stock Exchange are some of the world's largest stock exchanges by market capitalization. India also one of the fastest growing service sectors in the world with an annual growth rate around 9.88% since 2003, contributed to 53%

of GDP in 2012–13. The Indian IT industry is a major exporter of IT services with \$191 billion in revenue and employs over four million people in 2022. India is the world's largest manufacturer of generic drugs, and its pharmaceutical sector fulfills over 50% of the global demand for vaccines.

A mutual fund is a professionally managed trust that pools the money of many different types of investors and invests it in a variety of securities. The Mutual Funds sector in India may be traced back to the 1963 enactment of the UTI (Unit Trust of India) Act. The unit trust of India has had and continues to maintain a monopoly in the mutual fund industry. The Indian mutual fund market has developed considerably since the entry of public sector banks, insurance institutions, private and foreign participants into the field over the previous two decades. The global mutual fund assets market was valued at \$54.93 trillion in 2019, and it is expected to reach \$101.2 trillion by 2027. According to the Investment Company Institute, the AUM of the Indian mutual fund industry has expanded more than five times in the last 10 years, from ₹6.75 trillion in 2012 to ₹37.56 trillion in February 2022.

ORIGIN OF MUTUAL FUNDS

Mutual funds have a history that extends back to the 19th century, when they were launched in Europe, particularly in the United Kingdom. In 1968, Robert Fleming established the first investment trust, the Foreign and Colonial Investment Trust, which claimed to manage the finances of Scotland's moneyed classes by spreading the investment among a variety of stocks. This investment trust, as well as other investment trusts established later in the UK and the US, resembled today's closed-ended mutual funds. The Massachusetts Investor's Trust was the first mutual fund established in the United States in March 1924. This was the case with the open – ended mutual fund. The 1929 stock market crash, the Great Depression, and the advent of World War II slowed the speed of the mutual fund sector; however, advancements in goods and services revived mutual fund popularity in the 1990s and 1960s. In 1940, the first foreign stock mutual fund was created in the United States. The first tax-exempt municipal bond funds appeared in 1976, and the first money market mutual funds appeared in 1979.

This industry witnessed significant growth in the 1980s and 1990s, when the number of mutual funds, schemes, assets, and shareholders increased significantly. The mutual fund industry in the United States grew tenfold throughout the 1980s. Mutual fund assets have surpassed bank deposits since 1996.

In 1954, the committee on finance for the private sector in India advised mobilizing the savings of middle-class investors through unit trusts. Thus, the mutual fund concept began to take root in India in 1963, when the Unit Trust of India was established with the dual goal of mobilizing household savings and investing the money in the capital market for industrial expansion. The Unit Trust of India (UTI) was the first mutual fund established under the UTI Legislation, 1963, a parliamentary special act. It went into service in July 1964. UTI's initial scheme, Unit Scheme 1964 (US-64), was the first open-ended and most popular scheme. And, at the end of 1988, UTI managed Rs.6700 crores in assets. Over a 25-year period, UTI funds grew fairly successfully and provided a good return to investors. As a result, in 1989, as the next logical step, public sector banks and financial institutions were allowed to float mutual funds, and their success encouraged the government to allow the private sector to enter this market. Since then, the Indian mutual fund business has seen dramatic increases in both quality and quantity. In the late 1980s and early 1990s, public sector mutual funds established by public sector banks, Life Insurance Corporation of India (LIC), and General Insurance Corporation of India (GIC) made their debut (GIC). Canara Bank

mutual fund was established in December 1987, Punjab National Bank mutual fund in August 1989, Indian Bank mutual fund in November 1989, Bank of India mutual fund in June 1990, and Bank of Baroda mutual fund in October 1992.

CATEGORIES OF MUTUAL FUND

Schemes Based on Maturity Period:

Depending on the maturity period, a mutual fund scheme can be categorized as open-ended or closed-ended.

- a) **Open-ended Fund/ Scheme:** An open-ended fund or scheme is one that is available for continuing subscription and repurchase. These plans do not have a set maturity date. Investors can buy and sell units at Net Asset Value (NAV)-related prices that are announced on a daily basis.
- b) **Closed-ended Fund/Scheme:** A closed-ended fund or scheme has a set maturity period, such as 3-5 years. At the time of the scheme's introduction, the fund is only open for subscription for a limited time.

Schemes Based on Investment Goals:

- a) **Growth / Equity Oriented Scheme:** Growth funds are designed to generate financial appreciation over the medium to long term. These schemes typically invest a large portion of their assets in equities. Such funds have a high level of risk. These schemes offer several alternatives to investors, such as dividends, capital appreciation, and so on, and investors can select an option based on their preferences.
- b) **Income / Debt Oriented Scheme:** The goal of income funds is to give investors with regular and consistent income. Fixed income assets such as bonds, corporate debentures, government securities, and money market instruments are commonly used in such schemes. These funds are less risky than equity schemes.
- c) **Balanced Fund:** Balanced funds offer both growth and consistent income because they invest in both equities and fixed income assets in the proportions specified in their offer documents. These are suitable for investors. Aiming for moderate expansion, they typically invest 40-60% of their funds in equity and debt products.
- d) **Money Market or Liquid Fund:** These funds are also income funds, with the goal of providing simple liquidity, capital preservation, and modest income. These funds only invest in safer short-term instruments such as treasury bills, certificates of deposit, commercial paper, inter-bank call money, government securities, etc.

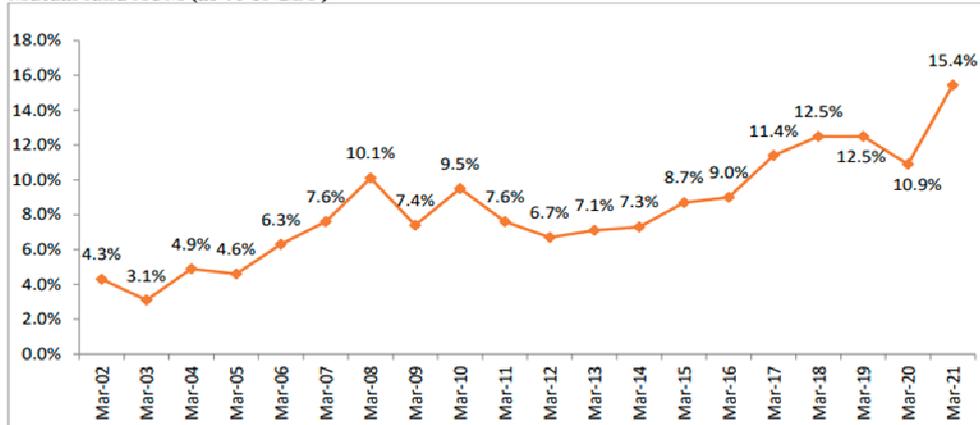
MUTUAL FUNDS ROLE

Mutual funds play an important part in the economic growth of the countries in which they operate. Mutual funds' active role in economic development may be seen in their dominant presence in global money and capital markets. This is also true for India. The role of mutual funds in financial intermediation, resource mobilization, resource allocation, capital market development, and corporate sector growth is particularly important. Mutual funds also play an essential role in the stock market by guaranteeing stability as a supplier of significant resources and by absorbing floating equities on a consistent basis.

The development of the financial sector strengthens the four pillars of the financial system: efficiency, stability, transparency, and inclusiveness. Mutual fund investing is critical in this development process. They combine the resources of small investors, promoting involvement in the financial markets. Next, mutual funds assist small investors in making educated judgments. As a

result, it encourages investors to reinvest in mutual funds. Since 2003, mutual funds have experienced remarkable growth. Indians typically save around 30% of their salary, which is fairly significant. Mutual funds are an excellent way for salaried people to invest their money. The diversification of mutual fund schemes has enabled more investors to participate and pool their assets. In 2018, the overall amount of financial savings increased by a striking 18 percent. Investors are now more likely to invest money into mutual funds rather than tangible assets. This has a significant impact. The pooled funds are assisting in the development of the industry, which in turn secures economic progress.

Mutual fund AUM (as % of GDP)



Note: Based on end of fiscal AUM and GDP at current prices
Source: AMFI, IMF, RBI, CRISIL Research

Above figure depicts mutual fund AUM to GDP ratio reached a new high of 15.4 percent in year 2021, owing to a phenomenal rise in stock markets and a 7.3 percent fall in India's GDP during the period. The ratio had fallen to a three-year low of 10.9% in year 2020, owing primarily to the Covid-induced stock market collapse in March of year in 2020. Prior to the pandemic, the AUM to GDP ratio had increased for 6 consecutive fiscal years, reaching a high of 12.5%.

MUTUAL FUNDS PERFORMANCE ASSESSMENT

Since 1964, India's mutual fund sector has come a long way. It has grown from a single player business to roughly thirty-eight players with an average asset under management of Rs. 5733 billion in the last forty-five years. The industry has arrived at a fork in the road. It is critical that good efforts in the correct direction are done to nurture the industry, as this will go a long way toward laying a solid foundation for long-term economic success. Since the implementation of economic reform measures in 1991, the Indian economy has been opened up, and numerous changes have occurred in the country's finance industry. In comparison to many other emerging markets and developed-country economies, India's financial sector is deemed solid and has already ensured stability. With the progressive liberalization of economic laws, India has seen a rapid expansion of the capital market, money market, and financial services industry, which includes merchant banking, leasing, and venture capital. It is the credit of the financial market that channels people's money for the goal of productive investment.

As a result, the financial market finances a country's economic progress. Foreign investors, local institutions, and mutual funds all play crucial roles in this direction. During the previous few decades, the Indian mutual funds business has played a significant role as a critical financial service in the financial market. A mutual fund is a type of investment vehicle. A mutual fund is defined by the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as "a fund established in the form of a trust to raise money through the sale of units to the public or a segment of the public

under one or more schemes for investing in securities, including money market instruments. A mutual fund is essentially a trust that pools the savings of a number of individuals who share a common financial purpose. Anyone having an investible surplus of as low as a few hundred rupees can invest in mutual funds as a means of raising funds. These investors purchase units in a specific mutual fund scheme that has a specified investing aim and strategy. The money received by the fund management is used to buy securities such as stocks and bonds. The securities purchased are referred to as the fund's portfolio. The income generated by these assets, as well as the capital appreciation realized by the scheme, are distributed to unit holders in proportion to the number of units possessed. As a result, a mutual fund is the best choice.

CONCLUSION

With the introduction of private sector mutual funds in 1993, the Indian mutual fund industry entered a new period. SEBI issued the first Mutual Fund regulations in January 1993, mandating all mutual funds, excluding UTI, to be registered and supervised. After 1991, the situation changed and the Mutual Fund sector raised, as it is clear that mutual funds are a far more secure investment option than investing in stocks.

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“A COMPARATIVE STUDY OF TREES AND POPULATION IN THE EASTERN AND WESTERN PARTS OF MALEGAON CITY”

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INTRODUCTION:

Malegaon city is located in Nashik district of Maharashtra state. It is located on the Mumbai-Agra National Highway northeast of Mumbai. And north of Manmad. The fort was built by Naroshankar (1740) and was used as a fortress in the North Peshwa. After the defeat of Bajirao II by the British, he captured it (1818) and set up a military base there. Apart from this, Su. There are hundreds of small and big temples and 43 mosques.

Malegaon's importance in the textile industry has increased due to its cotton production and ease of transportation. Here Su. There are 30,000 machine looms and 1,500 handlooms. Apart from these, ropes, kersunyas, burudkams, mats etc. Small businesses run on a large scale. The Muslims here are pioneers in the textile industry. Malegaon sari and cloth is famous in Maharashtra. Due to Panjhan project, the area of Malegaon has become fertile and cotton, groundnut, wheat, millet, onion etc. Major crops come from Malegaon traders. The market fills up here every Monday and Friday.

Today, the campaign of planting two crore trees all over Maharashtra started in a happy atmosphere as if it was a national festival. Although the government has taken the initiative for this, tree planting has become a popular movement due to public participation. The success of the project is due to public participation, he said in a press conference held at the office of the sub-forest department here. Considering Malegaon Municipal Corporation, the population of Malegaon Municipal Corporation area is 476641 as per 2021 census and the city has three separate parts. Although (1) old part (original city), (2) cantonment and (3) Sangameshwar, the trees in the old part and camp area have been surveyed as a sample. In this context, the purpose of the present study is to identify the differences between population and trees in Malegaon metropolitan area. The specific objectives of the study are as follows:

2. The specific objectives of the study are as follows:

1. Studying the population by ward.
2. In this context, the purpose of the present study is the population of Malegaon metropolitan area and to study the differences between trees.
3. Suggest ways to bring together and invest in local and national institutions and integrate and implement similar development programs.

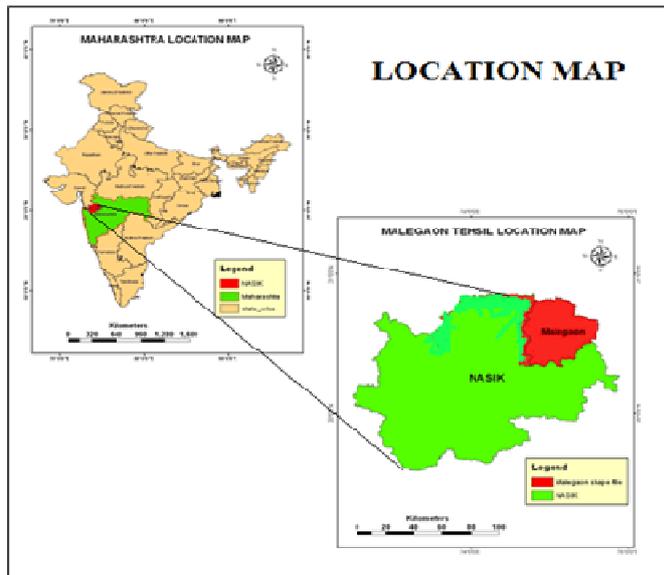
DATA AND METHODOLOGY:

This study has been done in two phases. Attempts will be made to identify the development gap by visiting the city background and city, review the relevant literature, analyse and source the available secondary data, measure the primary sample survey. Programs using the following data collection techniques: Sample, Home Survey, Interview Schedule In some wards, a total of 12 such areas have been selected even though the number of specimens has exceeded the planned 12 due to population size.

Under the Green Maharashtra Mission, government agencies, social organizations, schools and colleges in Malegaon city and taluka enthusiastically participated in the tree planting program.

The main objective of this campaign is to study the nature of tree planting in the people's movement. Although the government has taken the initiative for this, tree planting has become a popular movement due to public participation. This initiative seems to be succeeding due to public participation. 'It takes time to cultivate a tree as well as cultivate it, so everyone should look at this initiative from a future perspective. It is imperative that all the local self-governing bodies, charitable organizations, social organizations, schools and colleges work hard for the success of this campaign by giving the nature of people's movement to this initiative of the government.

STUDY AREA: Malegaon is a city and a municipal corporation in Nashik district in the Indian state of Maharashtra. It is located on the banks of the Mosam River. Malegaon is known as the textile hub of Maharashtra. Malegaon is located at the confluence of the Girna and Mausam rivers at 18.42 ° N 77.53 ° E at an altitude of 438 m (1437 ft). It is 280 km northeast of the state capital Mumbai. It has good connectivity with nearby cities like Nashik, Manmad, Mumbai and Dhule. National Highway 3 passes through the city and Malegaon is located at 20.5579 ° North, 74.5089 ° East. It also has a total area of 33.56 km and an elevation of 438 m above sea level. The pin number of Malegaon city is 423203 and the pin

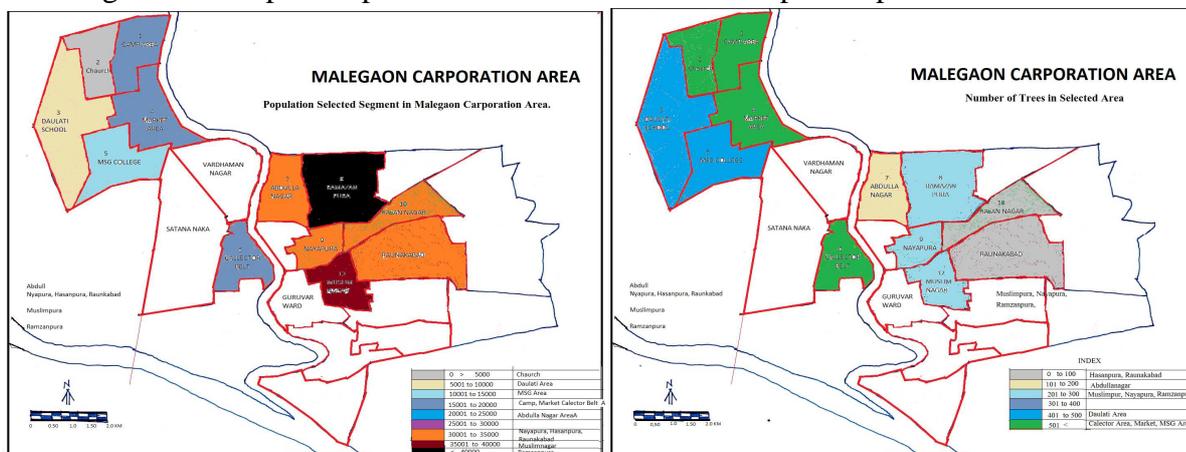


number for camp area is 423105.

LIMITATIONS OF THE STUDY

Since it is difficult to count the number of trees according to the grading of trees in each area, there is likely to be a fundamental shortage. Also, it is not possible to get information about every plant according to the botany.

Distribution of population in selected Selected specimen trees inMalegaon sample divisions of Malegaon Municipal Corporation areadistribution Municipal Corporation areaof the numbers



Numerological scientist Pearson S. developed in 1890, the proximity of two running correlations is measured in terms of knowing the correlation coefficient. Scientist Carl Pearson devised a method to draw a correlation between the two. That method is called Pearson's correlation

coefficient. The following formula is used for this. And the correlation coefficient is denoted by the English letter r. The correlation coefficient is denoted by the English letter (r). Two moving correlations are explored.

The formula for Carl Pearson's correlation coefficient is as follows.

$$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}}$$

S. No.	Selected Region	Population in (%) X	Number of Trees (%) Y	(X) - \bar{X}	(Y) - \bar{Y}	(X) ²	(Y) ²	XY
01	Camp Area (Ravalgaon Naka to Jajuwadi)	5.17	22.69	-3.16	14.36	9.99	206.2	45.4
02	Chaurch Area	1.39	19.14	-6.94	10.81	48.16	116.9	75.0
03	Daulati Area	2.41	5.23	-5.92	-3.1	35.0	9.6	18.3
04	Market Dudh Dairy Area)	5.57	14.86	-2.76	6.53	7.6	42.6	18.0
05	MSG College Area	4.51	5.78	-3.82	-2.55	14.6	6.5	9.7
06	Collector Belt Area	6.11	20.86	-2.22	12.53	4.9	157.0	27.8
07	Abdulla Nagar Area	9.6	1.39	1.27	-6.94	1.6	48.2	8.8
08	Ramzanpura Area	19.1	3.11	10.77	-5.22	116.0	27.2	56.2
09	Nayapura Area	11.11	2.81	2.78	-5.52	7.7	30.5	15.3
10	Hasanpura Area	11.38	0.81	3.05	-7.52	9.3	56.6	22.9
11	Raunakabad Area	11.21	0.93	2.88	-7.4	8.3	54.8	21.3
12	Muslim Nagar Area	12.44	2.39	4.11	-5.94	16.9	35.3	24.4
20		100	100			280.05	791.4	343.1

22.

The correlation coefficient between X and Y is based on numerical information

$$i) \quad = \quad = \quad = 8.33 \quad ii) \quad = \quad = \quad = 8.33$$

$$iii) \quad r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}} = \frac{34.1}{\sqrt{280.05 \times 791.4}} = \frac{34.1}{\sqrt{221400.07}} = r = 0.73$$

The correlation between X and Y is negative.

The χ^2 test was first used by the statistical scientist Carl Pearson in 1900. This method is mainly used by Pearson to find out the relation between the observed or absolute value and the expected value and how much difference there is. Theoretical values are called Expected Frequency values. Expected Frequency (E) and Observed Frequency (O). In contrast, when the difference between the expected frequency and the observed frequency is less, the value of χ^2 is less. What formulas are used to draw a class test or an χ^2 test.

$$1) \text{ Mean} = \frac{\sum O}{n} \quad 2) \text{ } = \frac{\sum E}{n}$$

Sr. No.	Selected Region	Observed frequency (Number of trees (o))	Expected frequency(E)	(O –E)	(O – E) ²
01	Camp Area (Ravalgaon Naka to Jajuwadi)	1957	719	1238	1532644
02	Chaurch Area	1651	719	932	868624
03	Daulati Area	451	719	-268	56644
04	Market Dudh Dairy Area)	1282	719	563	316969
05	MSG College Area	499	719	-220	48400
06	Collector Belt Area	1799	719	1080	1166400
07	Abdulla Nagar Area	120	719	-590	348100
08	Ramzanpura Area	268	719	-451	203401
09	Nayapura Area	242	719	-477	227529
10	Hasanpura Area	70	719	-649	421201
11	Raunakabad Area	80	719	-639	421201
12	Muslim Nagar Area	207	719	-512	262144
		= 8626			5873257

$$1) \text{ Mean} = \frac{\sum O}{n} = \frac{8626}{12} = \text{Expected frequency} = 718.8$$

$$2) \text{ } = \frac{\sum E}{n} = \frac{8626}{12} = 718.8$$

In the above example the total square number is 8 i.e. the free number is $12 - 1 = 11$. In the class value table, the levels 0.05 and 0.01 are given as 19.675 and 24.725 and the value of χ^2 is given as 718. This means that H_0 will not be accepted as the result is higher than both levels above the table value.

CONCLUSION:

The distribution of population in the selected sample section of Malegaon Municipal Corporation area is heterogeneous and a large disparity has been found in the distribution between the population and number of trees in the sample section of Malegaon Municipal Corporation area.

In general, Malegaon West has a large population and relatively few trees and Malegaon East has more trees than Malegaon East.

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DIGITALIZATION IN INDIAN ECONOMY

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ABSTRACT

The world as we know it is constantly changing, and one of the most important things is digital transformation. In fact, digital transformation is not about the “unicorns” of the Internet. It’s about using the latest technology to do what you’ve already done - but better.

On 1 July 2015 under the leadership of the Honourable Prime Minister Narendra Modi he took the first important step in “Making India Digital”. This is aimed at connecting the rural parts of India with the Internet Connection and enabling them to learn digitally to understand the progress that is taking place in their field and to focus on it. India is one of the fastest developing countries with the highest youth population at (~ 65%) with a minimum age of 35 years. India is a developing country with a lot of financial problems as about 70% of the people living in rural India are struggling to educate them about Digitalization and its effects. India is improving in many areas such as internet usage etc. but making them use it more efficiently, which can help them increase their productivity and add economic value and enable them to learn financially are major challenges ahead.

For all of us, digital transformation refers to the adoption of digital technologies to transform services or businesses. This is achieved by replacing manual (non-digital) processes with digital ones or replacing advanced technology with older technologies.

KEYWORDS: Making India Digital , Digital Literacy, Digitalization.

INTRODUCTION.

Digitalization means the process of transforming something into digital and integrating digital technologies into everyday life, Digitalization is the use of different technologies / methods to change business processes. India is the fastest growing economy in the world and we can see the rise and fall of the Indian economy, one of the reasons for the change in the Indian economy “Digitalization”. All sectors contributing to India's GDP depend on Digitalization without digital technology no jobs are possible. Activities such as booking the railway online, buying Air tickets, online bus tickets, ATMs, shopping using Credit Card, Payment Cards, etc. Everything is done digitally than after the launch of Digital India all operations are done online. Since the launch of Digital India, the reliance on Digitalization has gained tremendous importance. The roll-out of digital enabled all services to every citizen on its web or electronic sites, making transactions transparent and smooth and helped reduce corruption and help deliver public services to citizens of the country. Digital production has played a key role in bringing prosperity to the Indian economy by providing job opportunities for the youth, a major boost for young people to embark on innovative ideas. The Indian government also encourages the people of India to be poorer and to reduce trade. The aim is to make India like Digital India by accepting digital payments. Digital transactions help us follow a practical legal process to grow a better economy.

IMPACT OF DIGITALIZATION

SERVICE SECTOR

India is one of the largest economies, exporting services and the service sector contributes about 55% of India's GDP. It also attracts significant foreign investment and contributes to export

and one of the largest service providers. 31.45% of India's working population works under the service sector India's GVA service sector grew by 6.96% to 1356.5 Billion USD in 2019 from 846.54 Billion USD in 2012. The service area benefits the largest foreign investment in India with an investment of USD 800. billion from 2000 to 2019. We can see a sharp drop in business freedom to 24 in 2018 compared to 137 in 2014 due to government action. Government of India aims to make “Make In India” a success as part of its launch of the National Broadband Mission with the aim of providing broadband access to all cities by 2022. India's real estate market is expected to grow at an astonishing rate of 17% (CompoundAnnual Growth Rate) from 2015 to 2020, with the help of expanding sales, sales and hospitality sector and exceeding the \$ 17 billion USD mark. The health sector is expected to reach 132 Billion USD by 2023, with the advent of many new technologies in the field of medical science. India's digital economy is expected to reach 1 trillion USD by 2025 and the IT sector is the largest contributor with an 8% growth rate and is expected to reach 14.3 billion USD by 2023.

AGRICULTURE SECTOR.

70% of Indians live in rural areas, more than 58% of Indians populations the main source of occupation is agriculture. GVA for agriculture and its partners industries are expected to reach 18.55 lakh crores by 2019, and are projected to grow by 2.1% per annum by 2023. Exports of Agricultural are expected to grow at a significant Compound Annual Growth Rate of 14.61% higher from 2010 to 2019 and we reached \$ 38.54 billion by 2019. With the advent of technology, the organic industry has seen unprecedented growth 10% CAGR from (2016-21) and reached 75,000 crores by 2025 from 2,700 crores in 2015. India has seen a significant growth in FDI equity inflow of \$ 9.78 billion over 2000 and December 2019, the highest in the agricultural sector and its partners industries. Digitalization has changed the face of Agri-food start-ups, as they testify \$ 1.66 billion in funding from (2013 to 2017) for 558 deals. The government has supported these industries in every way and made farmers aware of emerging technologies and product expansion.

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RURAL DEVELOPMENT

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Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas.

- Rural Development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers.
- The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based businesses. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions.
- Rural development is also characterized by its emphasis on locally produced economic development strategies.
- In contrast to urban regions, which have many similarities, rural areas are highly distinctive from one another. For this reason there are a large variety of rural development approaches used globally.
- Rural development is a comprehensive term. It essentially focuses on action for the development of areas outside the mainstream urban economic system. Some villages are now converted in city but some not
- Rural development actions are intended to further the social and economic development of rural communities.
- Rural development programs were historically top-down approaches from local or regional authorities, regional development agencies, NGOs, national governments or international development organizations.
- However, a critical 'organization gap' identified during the late 1960s, reflecting on the disjunction between national organizations and rural communities led to a great focus on community participation in rural development agendas. Oftentimes this was achieved through political decentralization policies in developing countries, particularly popular among African countries, or policies that shift the power of socio-politico-economic decision-making and the election of representatives and leadership from centralized governments to local governments.
- As a result, local populations can also bring about endogenous initiatives for development. The term rural development is not limited to issues of developing countries. In fact many developed countries have very active rural development programs.[citation needed]
- Rural development aims at finding ways to improve rural lives with participation of rural people themselves, so as to meet the required needs of rural communities.

- The outsider may not understand the setting, culture, language and other things prevalent in the local area. As such, rural people themselves have to participate in their sustainable rural development.
- In developing countries like Nepal, Pakistan, India, Bangladesh and China, integrated development approaches are being followed up.
- In this context, many approaches and ideas have been developed and implemented, for instance, bottom-up approaches, PRA- Participatory Rural Appraisal, RRA- Rapid Rural Appraisal, Working With People (WWP),
- etc. The New Rural Reconstruction Movement in China has been actively promoting rural development through their ecological farming projects.

The role of NGOs/non-profits in developing countries

Because decentralization policies made development problems the

1. responsibility of local governments, it also opened the door for non-governmental organizations (NGOs), nonprofits, and other foreign actors to become more involved in the approach to these issues.
2. For example, the elimination of statist approaches to development caused an exponential increase in the number of NGOs active in Africa, and additionally caused them to take on increasingly important roles. [17]Consequently, nonprofits and NGOs are also greatly involved in the provisioning of needs in developing countries and they play an increasingly large role in supporting rural development.
3. These organizations are often criticized for taking over responsibilities that are traditionally carried out by the state, causing governments to become ineffective in handling these responsibilities over time. Within Africa, NGOs carry out the majority of sustainable building and construction through donor-funded, low-income housing projects.
4. Furthermore, they are often faulted for being easily controlled by donor money and oriented to serve the needs of local elites above the rest of the population.As a result of this critique, many NGOs have started to include strategies in their projects that promote community participation.
5. Many scholars argue that NGOs are an insufficient solution to a lack of development leadership as a result of decentralization policies. Human rights expert Susan Dicklitch points to the historical context of colonialism, organization-specific limitations, and regime restraints as hindrances to the promises of NGOs.
6. She notes that “NGOs are increasingly relegated to service provision and gap-filling activities by the retreating state, but those supportive functions are not matched with increased political efficacy”.

Case study: rural development in Uganda

In Uganda specifically, several mid-century centrist administrations, particularly the regimes of Idi Amin (1971-1979) and Milton Obote (1981-1986), described as brutal and ineffective led to a sharp drop in responsiveness to citizen’s needs between 1966 and 1986.[9][15] As a result of these administrations, several constraints were placed on local governments that prevented effective development initiatives: every single employee in local governments had to be appointed by the president, all local budgets and bylaws had to be approved by the Minister of Local Government, and this Minister could dissolve any local government council.[15]

Because of the several shortcomings of the dictatorial government in promoting the participation of citizens in local development efforts, a decentralization campaign was officially launched in Uganda in 1992, with its legislative culmination occurring in 1997 with the passing of the Local Governments Act. This act led to the transfer of power to local governments in an attempt to encourage citizen participation and further rural development.[15] Regarding funding under the decentralization structure, local governments receive a majority of their funds in block grants from the national government, mostly as conditional grants but with some unconditional and equalization grants administered as well. Furthermore, local governments were given the power to collect taxes from their constituents, however this usually only accounts for less than 10 percent of the local government's budget.

Debates in decentralization efforts in Uganda

Some scholars express concern that decentralization efforts in Uganda may not actually be leading to an increase in participation and development. For example, despite increases over the years in local councils and civil society organizations (CSOs) in rural Uganda, efforts are consistently undermined by a lacking socio-economic structure leading to high rates of illiteracy, poor agricultural techniques, market access and transportation systems.[17] These shortcomings are often a result of taxes and payments imposed by local authorities and administration agents that inhibit farmers' access to larger markets.[17] Furthermore, the overall financial strength of local governments is considerably weaker than that of the national government, which adversely affects their responsiveness to the needs of their citizens and success in increasing participation in community development initiatives.[17] Finally, civil society organizations are often ineffective in practice at mobilizing for the community's interests.[17] Dr. Umar Kakumba, a scholar at Makerere University in Uganda, notes of CSOs:[17]

The CSOs' inability to effectively mobilize for and represent the local community's interests is linked to: the disabling regulatory environment with cumbersome and elaborate procedures for registration and restrictions on what constitutes allowable advocacy activities; their desire to complement the work of government rather than questioning it; the difficulties in raising adequate resources from their membership; the inability to exercise internal democracy and accountability; the urban/elite orientation of most NGOs; and the donor funding that encourages a number of CSOs to emerge in order to clinch a share of the donor monies.

THE IMPACT OF COVID-19 ON INCOME AND CONSUMPTION PATTERN OF AUTO DRIVERS - A SPECIAL CASE OF NALBARI DISTRICT, ASSAM.

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ABSTRACT:

In India, there is huge number of work force working in the unorganized sector such as self employed workers, drivers, rickshaw pullers etc. But this unorganized sector faces social security issues many a times. This study will focus on the changes in the drivers' income and consumption pattern due to covid-19 crisis in the particular area of Nalbari district, Assam. The result found that the incomes of the drivers were reduced in the lockdown period as everyone was inside of their homes but consumption didn't reduced as much as income. Because they choose to dissave or barrow. Hence the overall welfare is getting down. The standard of living is degrading.

INTRODUCTION:

India is the home for biggest market of unorganized sector. Unorganized sector has hit hard by the covid-19 pandemic most in India. So what is unorganized sector? As per the 'Ministry of Labour and Employment' definition, unorganized sector means an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten. There exists a large section of unorganized labour force in India such as, construction workers, self employed work, rickshaw pullers, auto drivers etc. This unorganized sector has a big hand in running the country's economy.

So technically, the Auto drivers who are self-employed are also comes under the unorganized sector. These auto drivers earn their livelihood on a daily basis that has come to a halt due to lockdown. It ultimately affects their income and consumption pattern directly. As they are stuck in their homes, there's no income but consumption needs to be continued for livelihood. So what options left to them; either they will borrow from their relatives or they will dissave if they had any. But again this will create burden for them in future. So who would take care of all of this? Here's comes the role of the government. Are they getting any benefit from the government policies made for the unorganized sector, we will try to find out this in this study. The study will focus on the impact of covid-19 on income and consumption pattern of auto drivers only. We hypotheses here that there is reduction in income and hence consumption pattern, due to covid-19 pandemic and lockdown.

OBJECTIVE: The objectives of the study stated as follows-

1. To study the income and consumption pattern of the Auto drivers during lockdown and before lockdown.
2. To find whether they got the benefit from government schemes or not.

METHODOLOGY: The type of this research is a comparative study and we will focus on comparative analysis of income and consumption pattern of auto drivers before the lockdown and during the lockdown. For time context, the 'February' month taken into consideration as pre-lockdown period and 'April' as during the lockdown period month for this study.

1. **Approach:** descriptive approach by using self structured questionnaire.
2. **Data Collection Methods:** The primary data has used for this research. The data is collected through personal interview. In this study the convenient and snowball sampling method, has used.
3. **Sample Size:** 40 samples selected from Nalbari district, Assam.
4. **Population:** Auto drivers who represents unorganized sector.

Time context: The February month of 2020, have taken into consideration as pre-lockdown period and the April month of 2020, considered as mid lockdown or during lockdown period.

Geographical Context: The samples are collected from Nalbari district, Assam

LIMITATION: This research is limited to Nalbari district, the outside areas are excluded from the study and the sample chosen is limited to 40 people only. The income and consumption pattern only described here. Hence, the scope of the research is limited. This study covers the comparative analysis of two months, which is February as pre-lockdown period and April which is mid-lockdown period. The February month's data are taken as basic for pre-lockdown period; because that was a normal month. The lockdown has imposed in the mid of March, so I have not taken into consideration that month to avoid problem in analysis. To collect the data for the whole month, the month of April has taken into consideration as mid-lockdown period.

RESULTS AND DISCUSSION: With the collected data, we have prepared the following charts of distribution of respective variables.

Table No-1, Level of income in the month of February:

Sl. No.	Level of Income in the month of Feb	No. of drivers	percentage
1	12000-15000	22	55%
2	15000-18000	13	32%
3	18000-20000	5	13%

Table no.1 shows that in the month of Feb, out of 40 drivers, 55% of the respondents stated that their income were in between 12000-15000. 32% respondent stated their income were in between 15000-18000. 13% of the respondent's incomes were in between 18000-20000.

Table No.2, Level of Consumption Expenditure in the month of February:

Sl. No.	Level of Expenditure in the month of Feb	No. of drivers	Percentage
1	10000-12000	22	55%
2	12000-14000	14	35%
3	14000-16000	4	10%

People's expenditure depends on their level of income. As they belong to low income group so they did not incur any cost in leisure as travel, tourism etc. Their monthly consumption expenditure is on livelihood like Food expenditure, rent, electricity bill, kid's school fees, health care etc. From the table no.2, in the month of Feb, the consumption expenditure of 55% respondents was

in between 10000-12000. 12000-14000 of 35% and 14000-16000 of 10% respondents spent on consumption expenditure.

Table no.3, Level of Income in the month of April:

SL No.	Level of Income in the month of April	No. of drivers	Percentage
1	0	32	71%
2	0-3000	8	18%
3	3000-6000	0	11%

The income of the drivers in the month of April were almost nil because of lockdown. From the table 3, we can say that 90% of the drivers' incomes in the month of April were Zero. Only 10% drivers income was there which is also very less in between 0-3000, because they were engaged in hospital's duty or on announcement of government notices by district authority etc.

Table No.4, Level of Consumption Expenditure in the month of April:

Sl. No	Level of Expenditure in the month of April	No. of drivers	Percentage
1	5000-7000	18	45%
2	7000-9000	22	55%
3	9000-11000	0	0

From the above table we can say that, Even If there is no income still people are spending on consumption. 45% of the respondent's levels of consumption expenditure were in between 5000-7000 and 55% respondent's levels of consumption expenditure were in between 7000-9000. But with reduction of income compared to February month, the level of expenditure was also reduced in the month of April. So people are spending but less than usual. Consumption pattern got disrupted. As there is no high consumption in between 9000-11000 level.

Debt or EMI repayment:

From the study we get that, out of 40 sample 16 drivers has debt or EMI to pay in the month of April. Out of 16 drivers only 7 drivers paid the EMI from past saving but the remaining 9 drivers not able to pay the EMI in the month of April.

Government benefit package:

As a benefit of relief package by the government, 48% which is 18 families of them got the benefit of ration during lockdown. And the benefit from Jandhan yojana has received by 8 drivers's family which is 19% and 12 family has received the benefit of ujjawala yojana which is 28%. And there were families of drivers who got nothing which is 5% that is 2 families.

Inference:

From the study we come to a conclusion that, there is a huge gap of income but fewer gaps in consumption. Even if there is no income, consumption must be continued. From the study we can say that, in comparison of the pre-lockdown period and lockdown period there is a huge gap of income levels of the drivers and hence consumption. So for livelihood they had to dissave from their past savings. Most of them got ration and some of them got the benefit from other schemes of government like jandhan and ujjawala yojana, which helped them to some extent. But for sure we can conclude that income has reduced and hence consumption.

CONCLUSION:

Income and consumption are directly related to each other but less than one. Which means as income increases consumption also increases but not as much as income because we save some part of the increased income to meet future requirements. But when income reduces we cannot cut down on consumption as much as income. So in such situations as covid, people depend on past savings or borrowings. In such situations government also makes suitable policies but not everyone gets the benefit out of it because of India's huge population size and illiteracy etc. So people suffer from such situations. From the analysis, Pre-covid consumption of the drivers is almost same with lockdown period consumption, after reduction of income. This means they had to dissave or borrow. The unorganized sector had to bear a lot from such crisis more than any other established sector. In this study we find that the driver's had to suffer as they depend on regular income source. In exception case, like reservation for emergency purposes the drivers takes permission by district authority. But as they are getting fewer customers, they take the opportunity to charge high. This leads to welfare loss of customers, who are also from poor background as they don't have their own vehicle. This charging high culture ultimately contributes to inflation. This inflation also felt on the poor more than the rich. So poor becomes poorer.

ONLINE EDUCATION IS A COST-EFFECTIVE ALTERNATIVE TO FORMAL EDUCATION FOR GENERAL STRATA.

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Department of Economics

ABSTRACT:

All education institutions in India were temporarily closed in March 2020. As India went into lockdown at the end of March 2020, most schools were wrapping up the 2019–20 academic year. By May, amidst the upsurge in COVID-19 cases across the country, it became clear that it would not be possible to resume in school classroom sessions for the new academic year. In April 2020, the Ministry of Human Resource Development (renamed the Ministry of Education in July 2020 in line with the NEP) presented the Alternative Academic

INTRODUCTION :-

Online education is a type of educational instruction that is delivered via the internet to students using their home computers. During the last decade, online degrees and courses have become popular alternative for a wide range of nontraditional students, include those who want to continue working.

India has the world's second-largest school system. Shutting schools to maintain social distancing during the COVID-19 crisis was the most logical solution to avoid community transmission in the initial response to COVID-19, given uncertainty over transmission rates among school-aged children and the potential impact of the virus. with the NEP presented the Alternative Academic

RESEARCH METHODOLOGY:

This paper is based on secondary data (books and websites), discussions and observation method. Electronic databases and online libraries are searched for relevant literature using a comprehensive set of keywords a relating to Information was gathered from web-based search engines, published literatures.

Objective of research paper

- To study about Online Education is a cost-effective alternative to formal Education for general strata.
- To study about the importance of online Education
- To study the effects of online education on low-income parents and students

These are the 10 different types of e-learning:

Computer Managed Learning (CML) :-

Computer managed learning (CML) is a technology that manages and assesses the learning process. The computer system provides an administrative framework through which the learner interacts for such tasks as enrolment, unit or module selection, direction to or provision of study material, assessment, and feedback.

Computer Assisted Instruction (CAI) :-

What is computer-assisted instruction? "Computer-assisted instruction" (CAI) refers to instruction or remediation presented on a computer. Many educational computer programs are

available online and from computer stores and textbook companies. They enhance teacher instruction in several ways.

Synchronous Online Learning.:-

What is synchronous learning? Synchronous learning means that although you will be learning from a distance, you will virtually attend a class session each week, at the same time as your instructor and classmates. The class is a firm, weekly time commitment that cannot be rescheduled.

Asynchronous Online Learning.:-

What is asynchronous learning? Asynchronous learning allows you to learn on your own schedule, within a certain timeframe. You can access and complete lectures, readings, homework and other learning materials at any time during a one- or two-week period.

Fixed E-Learning.:-

Fixed eLearning is one of the older versions of online learning. It refers to a learning process that uses a traditional structure of passing down information to students. All learners receive the same type of information as determined by the instructors.

Adaptive E-Learning :-

Adaptive e-learning is a learning process in which the content is taught or adapted based on the responses of the students' learning styles or preferences

Linear E-Learning. :-

Linear learning is an educational approach which involves pedagogical strategies concerning program-centeredness (directed, conducted, controlled, guided by the study program) and linear formats

Interactive Online Learning.

Interactive online learning entails going beyond the passive one-way nodes of reading, listening, and watching static content. It includes pulling out the exact content you want and manipulating it rather than just waiting for information and digesting it.

Individual Online Learning

Individual learning in this context refers to the number of students participating in achieving the learning goals, rather than the student-centeredness of the material. This type of learning has been the norm in traditional classrooms for thousands of years.

Collaborative Online Learning

Over the past six months, India's education sector has witnessed a surge in solutions to support the continued learning of students during the COVID-19 lockdown. This includes core remote learning solutions (traditional tools such as textbooks and home visits, tech-enabled and mass communication solutions such as WhatsApp, YouTube, TV, and radio, and blended solutions that combine face-to-face with e-learning) and learning-enabling solutions (such as distribution of midday meals, distribution of sanitation kits and monetary support). To support continuous learning while schools are closed, the Ministry of Education shared various free digital e-learning platforms in their press release (21 March 2020). The government has made a strong effort to create a repository of learning content and has implemented EdTech interventions in partnership with several NGOs such as Estep, Khan Academy and Azim Premji Foundation. Access to the following resources is free:

DIKSHA:

Digital Infrastructure for Knowledge Sharing (DIKSHA) is an open-source national platform for learners and teachers to enable educational autonomy. Learners can access more than 80,000 e-

books (including school textbooks for all grades) in multiple languages – the content supports homework and exam preparation with the help of ‘question banks’

e-PATHSHALA: In this portal, the National Council for Education Research and Training (NCERT) has deployed 1,886 audios, 2,000 videos, 696 e-books (e-Pubs) and 504 Flip Books for Grades 1–12 in different languages. A mobile app is available. Website: <http://epathshala.nic.in> or <http://epathshala.gov.in>.

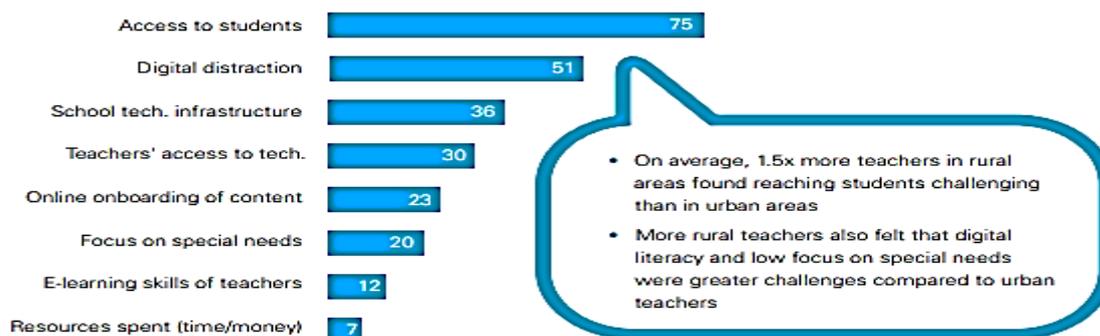
SWAYAM: Is the national online education platform hosting 1,900 courses covering both school (Grades 9–12) and higher education (undergraduate and postgraduate programmers in all subjects including engineering, humanities and social sciences, law and management) courses. A unique feature of SWAYAM is that it is integrated with conventional education. Credit transfers are possible for SWAYAM courses (up to a maximum of 20 per cent). Website: swayam.gov.in

SWAYAM PRABHA: Has 32 D2H TV channels transmitting educational contents on 24/7 basis. These channels are available for viewing across the country using Door darshan (the government-run national television channel) free dish, set-top box and antenna. The channel schedules and other details are available in the portal. The channels cover both school education (Grades 9–12), out-of-school children, higher education (undergraduate and postgraduate)

Finances Despite being one of the largest and fastest growing economies in the world, India’s public spending on its education sector has actually decreased from 14.1 per cent in 2013⁸⁸ to 10.6 per cent in 2018.⁸⁹ However, recognizing the importance of education for economic growth, the 2020 union budget increased the allocation for the education sector by 5 per cent in real terms to Rs 99,311.52 crore in 2021 financial year.⁹⁰ “By 2030, India is set to have the largest working-age population in the world. Not only do they need literacy, but they need both job and life skills,” said Finance Minister Nirmala Sitharaman in her Budget speech.

In Maharashtra, the government published circulars for ‘tech-savvy teachers’ as a key prerequisite for the ‘digital preparedness’ of schools, indicating that the state government must invest in training educators for digital schools. However, the government does not identify any explicit method to qualify or certify teachers as ‘Tec savvy’, and instead implicitly suggests self-certification as the ideal route

The COVID-19 pandemic and stay-at-home orders have exacerbated the challenges of providing affordable quality education in India. In a country where 800 million of the country’s 1.3 billion people live on less than \$2.50 a day, many families have limited access to computers and smart phones and the schools serving these low-income communities often lack the technology to pivot to online learning. The COVID-19 has resulted in schools shut all across the world. Globally, over 1.2 billion children are out of the classroom.



What makes online learning so successful?

There are many reasons why e-learning is successful but the results it yields are what we should really focus on. Swapping traditional learning processes for e-learning methods means:

Lower printing costs. Learning materials are kept online in a central database, ready for easy download, so any changes can be made on the spot with a simple update.

Improved productivity by cutting out the classroom. Instead of wasting time and resources keeping teachers and students in the classroom for days, or even weeks, students can apply new concepts during their normal workday. After all, the goal here is the application of new skill and knowledge.

Shorter learning times due to increased retention. Several [academic studies](#) have found that learning via online methods produces double-digit increases in retention rates. This means that workers will spend less time absorbing and reviewing training materials and more time using them in their professional roles.

How will online education benefit everyone?

Do our parents have the mentality and ability to accept such a big change from in-class learning to online learning?

Covid 19 and the ensuing lockout have raised a number of questions. Discussions about what schools will look like in the post-Covid are now taking place on various platforms. It mainly focuses on online education.

But then there are the questions, why is this discussion in such a hurry? Is there a real need for such online forums? Do you have the necessary infrastructure for such an arrangement? Why aren't children released? Etc.

Covid 19 raises some fundamental questions in all areas. The educational sector is no exception.

In the post-Corona period, emphasis is being laid on keeping the children safe as well as starting the academic sessions smoothly.

It is against this backdrop that the emphasis is on online education.

Discussions are ongoing to the effect that we should adopt this technology.

It's time to dump her and move on. But do our parents have the mentality to accept such a big change from real classroom education to online education?

It is very difficult to get the attention of children to the same thing.

At least in school, due to friends, teachers, school environment, children pay attention to study to some extent.

However, since the home lacks all these environments, it is natural to wonder what will happen to the concept of 'Learn from Home', whether it will be successful or not.

The more you prevent children from doing something, the more stubborn they become. Take the example of mobile. No matter how much you warn them not to take their mobiles, for one reason or another, they keep the mobiles in front of their eyes.

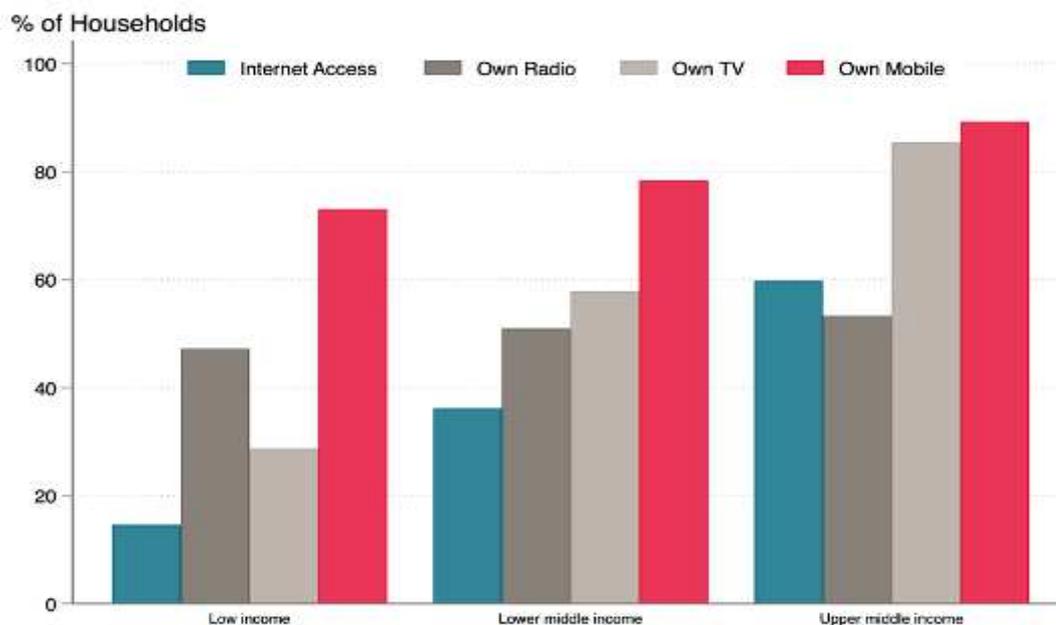
This is called 'screen time' in the current definition.

It is not possible to keep small children away from smartphones and screens for long. The big question for parents is how to get rid of the children who are stuck in the house due to lockout.

If you can make a small change in your daily life and try to adapt to the children's art, their screen time can be reduced.

Reducing their dependence on gadgets will help strengthen their relationship with their parents and other family members. However, in the case of low-income parents and students, there is no guarantee that this will happen.

Many parents will also find it difficult to access the online materials required for this method and this will ultimately affect the student's learning.



As a result, children from low-income and digitally poor families will be left behind.

Due to the cost of the equipment as well as the unaffordable data plans, these children will be left behind in online studies.

Expensive equipment is scarce for many parents as an alternative for their children.

Therefore, such students will be automatically excluded from the online study.

As the demand for these online classes grows, so will the number of companies have involved in the online teaching business.

At some point, these companies, which initially offer free online education, will start charging good prices for their services.

Many students' parents will not be able to afford this online education due to the extra fees charged by these online education companies.

As a result, over-reliance on technology at school level and reduction in classroom sessions, especially in urban areas, will make schooling scarce and will also hamper the access of children from low-income families to primary education.

Low internet connectivity (36 per cent in 2019) and social gaps among users will also make schooling miserable.

Apart from these, there are other factors that will widen the education gap between children from low income and high-income families.

It often happens that the family situation of children from low-income families is not conducive to home schooling.

Generally, online learning requires two basic things, computer and internet connection.

However, there are billions of families in India today who cannot afford internet connection.

Also, there is not enough space in the house for the children of these families to do their homework.

Many do not even have a four-walled house.

The children of migrant laborers who leave their villages and homes and run to the cities in search of employment are left behind by their parents.

The responsibility of raising such children falls on their grandparents. Usually, grandparents are not very educated.

Therefore, children from low-income families face endless difficulties in completing their homework. Many children are more likely to be forced to work after the corona crisis subsides.

As a result, the number of students in schools may decrease. Therefore, the possibility of long-term closure of all transactions may adversely affect the physical and mental condition of the child.

studies and courses due to family circumstances. As a result, they fall behind in the study.

As Corona's influence waned, many schools began hosting summer / winter school camps for socio-economically disadvantaged students who were deprived of education due to Corona. Extra classes or regular tutorials will also be started for the students in small groups.

CONCLUSION :

While strategizing and formulating policies, parents at home should pay close attention to their children and not force them to take on a completely new form of study. It may be that the children will try to engage in self-study or pursue new hobbies or develop a tendency to learn new things without looking at everything from the point of view of schedule. What more could children want?

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REGIONAL LOCKDOWN CURBS CREATED MAJOR DEMAND AND SUPPLY OF SMARTPHONES

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INTRODUCTION

Today, the mobile phone has become an integral part of our lives, it is probably a nightmare to live without it. Its discovery has revolutionized the entire world.

Mobile phone technology has made a positive impact on increasing job opportunities, improving literacy and healthcare and has also enabled an excellent social network to reduce poverty.

RESEARCH METHODOLOGY:

This paper is based on secondary data (books and websites), discussions and observation method. Electronic databases and online libraries are searched for relevant literature using a comprehensive set of keywords a relating to Information was gathered from web-based search engines, published literatures.

Smartphones are an integral part of the mobile economy and a clear indication of the economy at large is that they are now available to many people. We may have thought that one day we can go anywhere and speak to any person from any corner of the world, earlier people would be meeting or writing a letter to talk to each other, in which they used to take a letter, but today due to the mobile phone, they can talk to any person in any corner of the world within a few minutes. Due to the global health crisis in the form of COVID-19, people can talk to their regular activities with the help of technology. Part has been forced to relocate to the atmosphere. The outbreak of COVID-19 has led to the closure of many institutions and has forced them to start work from home through technology. It is now more important for people and institutions to understand the impact of mobile phone technology and electronic gadgets on human health, assessment and behaviour. It is now more important for people and institutions to understand their perspective and the impact of covid-19 on their perspective. It is important to understand how individuals are facing this challenge in the face of a partner's illness. It is a test to answer the research question of whether the reliance on technology during the lockdown period had a greater impact on human health than usual.

The increasing volume of users globally will purchase their second, third and subsequent smartphones over an estimated period of time. This will lead to an increased number of customers switching to higher-end devices, together with the increased use of mobile internet.

What is the effect on the demand for a mobile phone?

In the present study, it has been seen that there are eight key factors - price, production characteristics, relative benefits, convenience, consistency, social impact, dependability and brand names that affect customers' willingness to purchase smart phones.

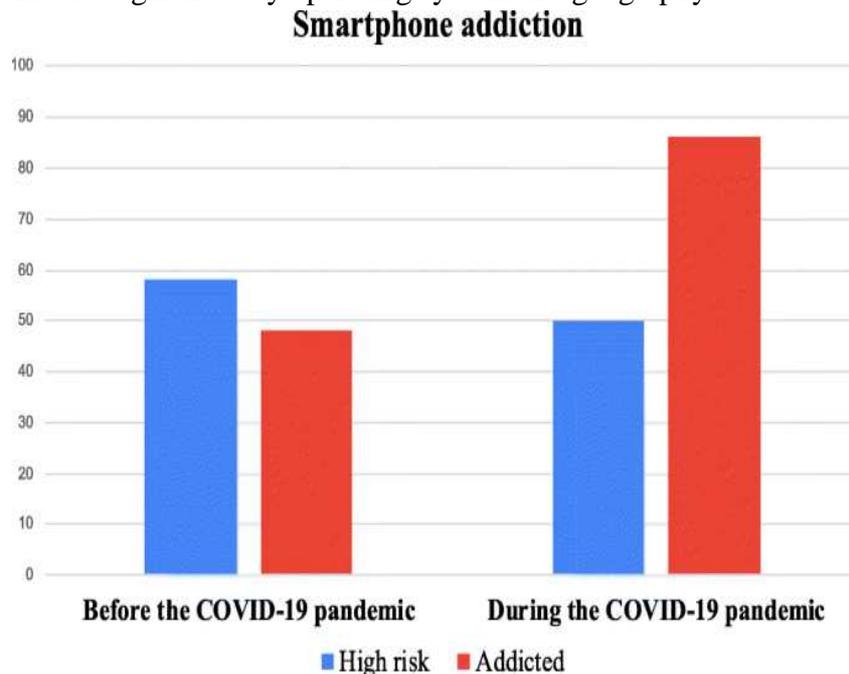
More than 10 million jobs have been created in these numbers and have contributed at least \$336 billion to public funds in the United States. Not only that, the size of the mobile economy, which is estimated to contribute 5.1% to global GDP by 2020, is growing at an aggressive pace.

Image Effects for Economic Studies of Mobile

A new report in Deloitte has shown that mobile phones have a significant impact on economic growth. The authors of the study show that for every 10% shift in the US market from 2G

to 3G, the gdp increased by 0.4% in the period from 2008 to 2011. The more mobile phone users upgrade to 3G, the more data is used. In economics, it is widely accepted that this country of technology, it is a major driver of economic growth of the state and cities. Technological progress enables more and more efficient production of better goods and services, depending on which prosperity depends.

Smartphones, with strong hardware capabilities, extensive mobile operating systems, wider software applications, internet, and multimedia functionality (music, videos, and gaming), alongside core phone functions such as voice calls and text messaging, are considered in the scope. Smartphones used for industrial purposes, otherwise known as rugged phones, are not considered in the scope. The market is segmented by operating system and geography.



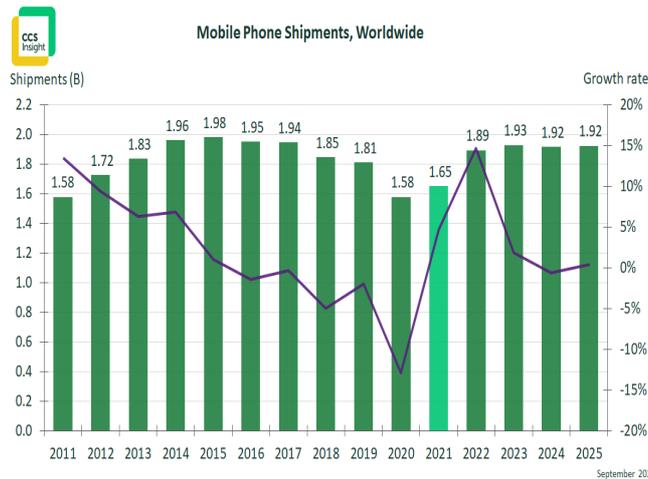
Mobile addiction causes many serious problems such as headaches, vision at the end of the week and not falling asleep. We are also in poverty and live a stressful life. There are also problems like social isolation, aggressive behaviour, economic problems, and bad relationships.

Is the phone financially good?

The relationship between mobile penetration and economic growth has been found in many studies. Mobile phones have improved communication, social inclusion, economic activity and productivity in sectors such as agriculture, health, education and finance. Mobile phone technology has made a positive impact on increasing job opportunities, improving literacy and healthcare and has also enabled an excellent social network.

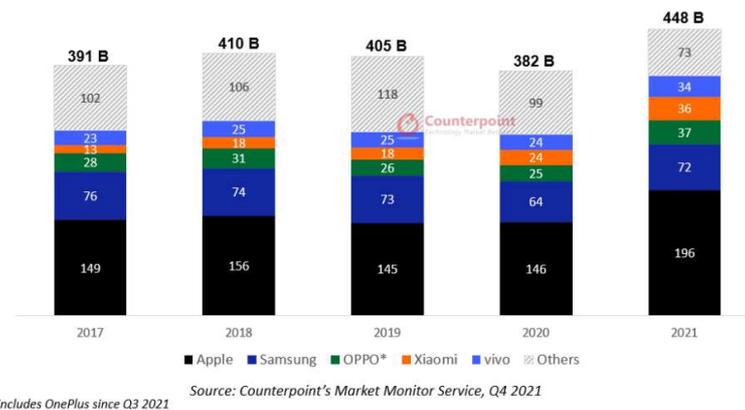
Why are mobile phones important for the poor in rural areas? From the findings, it has been seen that mobile phones are instrumental in improving rural living standards by reducing poverty and expanding and strengthening social networks; To increase the capacity of the people to face the emergency Reduce travel costs What is the use of mobile phones in studying?

Keeping a mobile phone with their person can help students to check things in a more fun way which will help them learn faster. If there is any doubt in the mind of the student about something that the teacher is learning, he can quickly dismiss the doubts of the student.



The year 2021 is now over, and looking back on the year 2021, mobile technology was seen to be growing steadily in 2021 because more workers were given the option to work from home and educational institutions were giving students the option to complete their studies from home. Their study and the imposed lockdowns were still in the supply chain. It was a growing year for many industries in the technology sector like the tablet market and most importantly the smartphone market.

Recently, the annual report of the year-round world smartphone earnings has been published and the good news is that the smartphone market is still strong on its ever-growing market cap value and in 2021, the global smartphone market's revenue surged to the highest levels. - \$448 billion USD. Compared to the \$382 billion USD in 2020, Global smartphone market revenue surged by more than 7%. In 2021, and smartphone makers are now earning more than ever before.



STATUE RESULT

In economics, it is widely accepted that technology is the main driver of the economic growth of the country, the state and the cities. Technological advances enable more and more efficient production of good goods and services, depending on which prosperity depends.

In 2020, the penetration rate of smartphones in India reached 54 per cent and in 2040, it was estimated to reach 96 per cent, twice the financial year 2016, when only 22 per cent of mobile customers were using smartphones. In 2020, the number of smartphone shipments across India was about 149.7 million.

A report published in the Times of India said that as per a study conducted by this mobile data and analytics firm, the average hours spent on mobiles for treatment have increased by about

4.5% from 3.7 hours in 2019. 4.7 hours in 2021. The time spent on mobile phones in 2020 was about 4.5 hours per day.

How many hours do Indians spend on social media?

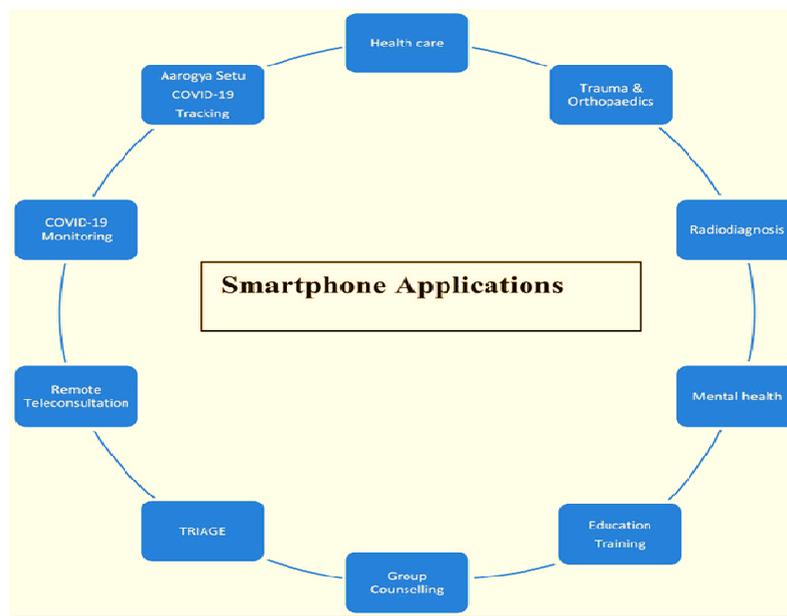
According to a survey on the use of social media across India in October and November 2020, most of the respondents from all generations spent more than six hours every week on social networking sites, the highest share of the post-thousand generation.

Is there equilibrium in supply and demand for smartphones?

The quantity demanded for each type of smartphone decreases as price increases and the quantity supplied for each type of smartphone increases as price increases. The two smartphones are substitutes for one another.

What is mobile application and examples?

A mobile application, most commonly known as an app, is a kind of application software intended to run on a mobile phone, for example, a smartphone or tablet PC. Mobile applications often serve to furnish clients with comparable administrations to those got to onmobile apps are programs that governments, hospitals, colleges, universities, and other groups are using to aid in the public response to COVID-19. These applications and dashboards can track symptoms, provide the latest data about the spread of the virus, help us limit contact, and much more. Some people are wary of an app that tracks where they go and whom they meet. Instead of storing data on a central server that may be vulnerable to hackers, Google and Apple say their apps won't be able to read the raw data themselves. Instead, the information will be available only to health agencies through what's called an application-programming interface.



Smartphone Application: -

The use of smartphone applications may not only allow people to search information in a much easier way, making conventional decisions easier, but also provide people with new opportunities to expand their lives for a better.

Presently, the use of mobile apps can be seen in areas such as communication, education, cooking, social media, shopping, business (money making), matrimony, and banking. On daily basis individuals seek for updated versions of these apps.

Top 5 Uses for Smartphones and Tablets

- Accessing local information.
- Searching for information.
- Participating on social media/networking sites.
- Reading news and entertainment.
- Finding local services.

Effects of smartphone application use on urban life are examined comprehensively. 45.4% of respondents experienced life changes after use of smartphone applications. Effects of built environment are larger than those of smartphone applications.

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IMPORTANCE OF MEDITATION AND YOGA IN DAILY LIFE

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INTRODUCTION:

It is no secret that physical activity is necessary to a person's well-being. Because children are continuously developing physically and emotionally, they are especially affected by the benefits of activity — and inversely, the negative effects of inactivity. Educators can control the amount of exercise a child gets at home no more than they can control his eating habits or his family situation, and according to numerous studies, many children are neither active at home nor at school. Consequently, it is vital that schools provide physical education programs to ensure that each child stays active.

We usually never thought of meditation, yoga and studying all together in a same sentence, but it is worth noting that they all can be interrelated. Well wonder no longer, meditation is absolutely fantastic for young people and there are a lot of benefits of meditation for young people and students that they can avail of. Through the practice of yoga, you can become more aware of your emotional, mental and physical health. Yoga techniques date back to at least the 5th century, and through lot of research it has been proved that its benefits for students and youngsters are outstanding. Yoga includes physical poses called asana, breathing techniques and meditation. It has been suggested that practicing yoga sessions two or three times per week for at least 20 minutes per session can lead to some considerable positive effects.

Teenage is the part of life when there are a lot of things going in the life like school, tuition, exams, sports etc leading to a lot of stress as a result mental health disorders commonly develop in the teenage years, yoga may serve a preventive role in adolescent mental health.

Adolescence is an important time for the development of mental health, including healthy coping responses to stress. It is very important to deal with this in a right manner. Several types of school-based stress management and wellness programs have been developed with the goal of encouraging healthy coping strategies and resilience among teens out of which a lot of students have gained benefits.

Benefits of Yoga and Meditation

If practiced regularly, yoga and meditation can yield some progressive results that can be quite beneficial for the students as well as for other people in general. Some proven studies have revealed that yoga and meditation essentially have a biochemical effect on the human body that resembles the benefits of antidepressant and anti-anxiety medications and thus can help a lot to relieve mental tension as well as stress. Studies also reveal that in addition to reduced adrenaline production, yoga and meditation result in decreased production of the neurotransmitter dopamine (lower dopamine levels produce an overall feeling of calm), along with an increase in the hormone oxytocin, the bonding

hormone resulting in an overall feeling of well- being and trust in others. Few benefits of yoga for students include:

- Improved concentration leading to better grades
- Balanced Blood Pressure
- Decreased Absenteeism & Tardiness
- Improved Interpersonal Relationships
- Enhanced Confidence Level
- Sound Sleep
- Relief from Headache and other Miscellaneous Problems
- Improved Calmness
- Sharper Brain

How meditation is taught

“Mindfulness” meditation is one of the more popular practices being taught at schools. It involves a three-step mental process where students are asked to:

1. focus their attention on a particular target
(for example their own breathing, a sound, a sensation);
2. notice when their attention has wandered away from the target;
3. bring their attention back to the target.

Students are asked to do this without being judgemental and with a curiosity that allows them to identify patterns in their thoughts and feelings. This leads to a clearer mind and a more peaceful outlook.

Examples of mindfulness techniques include teachers striking a music triangle or bell and asking students to pay attention for the exact moment where the sound turns into silence, giving students a piece of chocolate or a slither of chilli, asking them to place the food on their tongue and then pay close attention to what is happening to their taste buds, their salivary glands and the temperature in their mouth; or asking students to clap their hands forcefully for 20 seconds and then observe the physical after-effects such as tingling and pulsing in the palms.

These teaching techniques may not seem of sufficient academic nature to take place in schools. But the science is showing that, through these techniques, students are learning to build their attention skills and regulate their impulses. Both are critical at school and in adult life.

What schools should do?

There is a strong case for implementing meditation in schools. This can be done in a number of ways. First, meditation training can become a core part of teacher education so that all teachers are skilled in the use of mediation as part of their teaching toolkit.

Second, schools can bring in evidence-based meditation curricula such as those from: the UK (Mindfulness in Schools Project); Australia (Smiling Minds; Meditation capsules); India (The Alice Project); and the US (Inner Kids, Mindful Schools, Mind Up, Learning to Breathe).

Third, schools can introduce “mindful” moments into the broader school culture by starting school assemblies with a brief mindful practice, by having quiet sections of the school (such as certain school hallways designated as quiet zones) and by providing meditation spaces for staff and students in areas such as the library, well-being rooms and sections of gardens in the schoolyard.

Schools can better recognise the aspects of the school that are already drawing on meditation without perhaps calling it that name. For example, many aspects of existing

curricula in drama, music, art, physical education and outdoor education are already using meditative and attention-focusing techniques.

Finally, if meditation is to be introduced more widely in schools, researchers need to continue to measure the effects of meditation to find out how it works and when it works most effectively.

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DIGITAL EDUCATION AND RURAL YOUTH- A STUDY OF CHALLENGES

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ABSTRACT

The present paper attempts to study the concept of digital education and its adoption in rural areas by the youth. The covid pandemic has deeply affected the whole economy. It had adversely affected many sectors of economy including the education sector. In hard times, the technology had played important role in reviving the education sector by providing various virtual ways in the form of online platforms and digital apps. These apps and softwares not only provided an access to education for students but had also opened avenues for online learning and research. It boosted the integrated channel for blended courses wherein the students acquired knowledge and education. The present paper studies the attitude and perception of rural youth towards online education and investigates the challenges being faced by rural youth in attaining online education in Rajasthan state.

KEYWORDS- E-learning, Digital interface, E-content, Digital literacy, ICT, MOOC's, Live classroom and Technological inclusion.

INTRODUCTION

With the emergence of online educational platforms, the students get quality education with just a digital infrastructure and an internet connection. It has removed the geographical barriers and made e-learning much accessible. The digital infrastructure such as computer, laptop, tablet, smart phone have contributed in easy access to education for the students in urban as well as rural areas. The economical internet plans, mobile data plans, broadband connections, Wi-Fi connections have made the online education much affordable and made the youth very technological friendly. The blended programs further helped the students in acquisition of in-depth knowledge and understanding of educational concepts. Thus, the digital education system offers many advantages but yet suffers from some disadvantages too. However, the students of rural areas have been denied of the newest and latest technological upgraded devices and connectivity, which is being enjoyed by urban students. Thus, the present study is focused on the challenges being faced by the rural youth in achieving digital education in Rajasthan. The paper further highlights the various virtual modes & programs in digital education.

NEED OF THE STUDY

The digital education enables the students to learn, communicate, access the study material, submit assignments, tests and feedback in an easy, comfortable and hassle free way with the help of technology. Further it helps the teachers and mentors to offer quality education and evaluate the performance of the students. But sometimes the technical glitches, errors and lack of face to face interaction, especially in rural areas, create frustration and discomfort among the students, which hinders their performance and further discourage learning. Thus, the causes need to be studied so as to remove the barriers in digital education in rural areas.

OBJECTIVES OF THE STUDY

- To study the concept of digital education

- To highlight the modes of digital education
- To analyze the challenges faced by youth in rural areas

SCOPE OF STUDY

The scope of the study covers the youth of Rajasthan state studying in rural areas and countryside.

DIGITAL EDUCATION MODES

The economy has faced a slow down due to covid pandemic in recent past. And due to this, the education sector has also faced problems in teaching, learning and research which led to a paradigm shift towards live classrooms. The e-content is being delivered to students through virtual platforms and the delivery of lectures has been through pre recorded videos, YouTube and live classrooms as the common modes. Various teaching softwares and apps have been developed in this regard. The online options available with the teaching community included apps and softwares such as Google meet, Microsoft Teams, Jio meet, Cisco Webex, Zoom App, video conferencing and many more. What's app & Telegram groups have been used to share the study material in virtual way in addition to audio & video clippings. Thus, the whole teaching scenario has been changed from physical classrooms to online classrooms. These virtual platforms have made all of us very technology friendly and digitally sound. The digital literacy has also played a significant role in creating awareness towards digital education.

The MHRD, Government & HEIs has directed to impart digital education so as to have access and quality education to all. The virtual platforms offer multiple benefits such as location advantages, convenience, flexibility, real time education and many more. The digital education in recent past has boosted the demand of digital infrastructure including android or smart mobile phones, computers, laptops, tablets and many more. This has also raised the demand for high speed internet data connection. In education sector, the SWAYAM portal has also played an incredible role by boosting virtual learning. The MOOC's and e-content have opened new avenues for digital inclusion. The ICT (NMEICT), National Digital Library, SWAYAM Prabha, Shodhganga (INFLIBNET), National Academic Depository have contributed significantly in digital education. Now-a-days, the Government has further directed the higher education institutions to conduct various academic and training programs such as Orientation & Refresher courses, Induction programs, E- meetings, Webinars, E-conferences, E- seminars, Virtual workshops & E-symposium and Viva-Voce examinations in virtual mode.

BENEFITS OF DIGITAL EDUCATION

- Effectiveness
- Time and cost efficiency
- Affordability
- Flexibility and self pace
- Higher concentration
- Wider access
- Innovation

CHALLENGES IN DIGITAL EDUCATION IN RURAL AREAS

The youth of rural areas face challenges of low access to technological upgradations and have also been denied of the newest and latest digital devices and internet connectivity, as compared to urban youth. This has created a digital divide amongst the technology users. The challenges among rural youth have been stated below.

- Lack of digital infrastructure
- Low internet connectivity
- Low digital literacy
- Lack of motivation
- Technical issues
- Frustration and discontentment
- Health issues
- Lack of face to face contact

SUGGESTIONS FOR BOOSTING DIGITAL EDUCATION IN RURAL AREAS

Initiatives need to be taken for user friendly digital interface for quality education. However, more efforts are needed for rural areas. Digital literacy need to be promoted besides creating digital awareness among the students. Wider access to e-learning need to be achieved through adequate, updated & latest digital infrastructure and good, uninterrupted internet connectivity with proper bandwidth for achieving broader digital inclusion. Moreover, the technical glitches need to be managed through technical expertise. Innovative teaching methods need to be introduced in addition to cost effective digital education in rural areas. The concepts of self discipline and motivation need to be addressed. The mentors should inspire the students through inclusive e-participation and bridging the learning gap between urban and rural students. The authorities should emphasize more on innovative teaching learning practices, especially for rural users in Rajasthan state.

CONCLUSION;

To sum up, the challenges being faced by rural youth in digital education have been addressed with effective suggestions. For removal of these barriers, efforts are needed at the bottom of the pyramid by providing adequate smart phones, laptops & computers, good connectivity, computer trainings, technological supplement to rural students, digital literacy, virtual assistance, support and motivation.

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ROLE OF WOMEN IN AGRICULTURAL DEVELOPMENT IN INDIA

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ABSTRACT:

Women are economically and socially empowered. They became a potent force for change. So they play a significant role in domestic and social economic life of the society. On the other hand agriculture is the backbone of Indian economy. In a developing country like India agriculture contributes 13.5% to the GDP of the economy. It provides 55% employment in the country out of which a good number of work forces is shared by women. Role of women in the sector cannot be ignored they comprise 33% of agriculture labour force and 48% of self employed farmers. Rural women work in farmer handles responsibilities and also does her household activities. Among the household activities the primary job is taking care of livestock for poultry farm. The number of these invisible contributors goes up every year; about 80% of economically active women in India are employed in agriculture sector. To increase the productivity of Indian farmlands and double the farmer's income gender specific intervention should be made. Hence, this study was initiated with the objectives of the role and importance of rural women in agriculture field and the bridging the gap between men and women in essays to resources services support and opportunities of resources gender equality to agriculture field more policies and program has to give one or successful agriculture development.

KEY WORDS: *Agricultural development, Rural Women, Gender*

INTRODUCTION

Agriculture is the science and art of cultivation and list of which is the key part of human civilization. The history of agriculture trace back thousands of years ago. It simply refers to when the human being have knowledge regarding the collection of food instead of searching food directly by nature. The major agricultural products can be broadly grouped into foods, fiber, fuels, rubber, grains, vegetables, fruits, oils, milk, fungi etc. Over one third of the world's worker unemployed in agriculture. In many years agriculture is the backbone of Indian economy. In many years it is seen that the role of women in agriculture development and their contribution is a still growing faster and faster in various field of agriculture like sowing, harvesting, weeding etc along with the other works like food security, horticulture, processing, nutrition, sericulture, fisheries and other allied sectors

OBJECTIVES OF THE STUDY:

1. To find out the role of women in agriculture and its allied fields.
2. To find out main obstacle in women growth in agriculture sector
3. To analyse the gender differences in role and activities in agriculture sector
4. To find out the bridge gap between men and women in essays to resources service support and opportunities.

Rural women form the most important productive workforce in the economy of majority of the Nations including India. They often manage more complex household work and hold various livelihood strategies every day. They mostly doing multiply including producing agriculture crops, tending animals, preparing food, working as a labour in the agricultural field for the wages,

collecting fuel and water, washing clothes engage in marketing rearing the children and caring the family members and all maintaining the whole house. They works number of labour intensive job in the agriculture field like weeding hoeing, grass cutting, picking cotton stick collection, looking vegetables and plucking sunflower separating of seeds from fibre, keeping of livestock etc and in any home relating to the production like milking, preparation of ghee, curd, chessed etc.

The Role of Women in Agriculture and its Allied Fields:

1. Rural women performs numerous labor intensive jobs such as weeding, hoeing, grass cutting picking, cotton stick collections, separation of seeds from fiber.
2. Searching of fire wood, like collection of wood, fetching water from remote areas is also the duty of women. Because a rural woman is responsible for farm activities, keeping of live stock and its other associated activities like milking, milk processing, and preparation of ghee are also carried out by the women. It is common practice in the rural areas to give an animal as part of a women's dowry.
3. Studies have revealed rural women earn extra income from the sale of milk and animals. Mostly women are engaged in cleaning of animal, sheds, watering and milking the animals. Rural women are also responsible for collection, preparing dung cakes an activity that also brings additional income to poor families.
4. It is evident that the women are playing a dominant role in the livestock production and management activities.
5. Poultry farming is one of the major sources of rural economy. In order to generate more and more income, rural women often sell all eggs and poultry meat and left nothing for personal use.
6. Due to poverty and lack of required level of proteins most of women have got a very poor health. Most of women suffer from malnutrition.
7. The study also noted that majority of the rural women are uneducated, unskilled and tradition-bounded, therefore their productive capacities are also low, and counted as unskilled labor.
8. Rural women have very hectic life. Her work starts from dawn and ends at dusk.
9. The daily routine work begins from house cleaning, fetching drinking water, dish washing, laundry, preparing food for family, care of children, tailoring and sewing clothes.
10. She manages these activities very smartly. Women farmers are frequently ignored in development strategies and policies. Women's are even more constrained because of cultural, traditional and sociological factors.

Why women in agriculture?

1. In order to eradicating poverty.
2. To ensure food security.
3. To increase their stake in agriculture.
4. Ownership in land, livestock, etc.

Main Obstacles in Women Growth in Agriculture Sector:

Few women holding of agricultural productive resources such as land, animals, and machinery. Women absence from decision making process, either inside or outside home. Women perform all un-mechanized agricultural tasks and perform multiple tasks, which add more burden to them. Women workers in agriculture suffer from high illiteracy rate among them and drop-out of schools. Women earn fewer wages, especially in joint, in formal and private sector. Women do not

know their legal rights. Miss applying some laws and regulations in favour of women such heritage legislation.

Gender Discriminations:

Another issue is the problem-ridden conceptualization of women's and men's work in rural environments, in particular, the failure to recognize the importance of their differing roles. Analysis of the gender division of labour has revealed that women typically take on three types of roles in terms of the paid and unpaid labor they undertake. These three roles can be described as follows:-

A. The productive role:

This refers to market production and home/subsistence production undertaken by women which generates an income.

B. The reproductive role:

This refers to the child-bearing and child-rearing responsibilities borne by women.

C. The community management role:

This refers to activities undertaken by women to ensure the provision of resources at the community level, as an extension of their reproductive role.

Another factor that needs to be taken into account is that certain tasks, activities or enterprises may be regarded as "male or female". For example, women typically gather forest products for fuel, food for the family, fodder for livestock and medicinal uses. Men more often cut wood to sell or use as building materials.

More Work Less Pay:

The estimates for changes in the last 5-7 years show declines in employment ranging from 20 percent to as much as 77 per cent. Employment in agriculture is thus available for fewer days per year. It is therefore becoming essential for men to migrate in search of better-paid work. Women are filling this vacuum. Women are forced to accept work in agriculture in their own village under very bad conditions because they cannot migrate as easily as men. The farmer is faced with the increasing costs of production required for modern agriculture. He finds that he can squeeze his labour costs by using lower-paid women workers. Another factor that needs to be taken into account is that certain tasks, activities or enterprises may be regarded as "male or female". For example, women typically gather forest products for fuel, food for the family, fodder for livestock and medicinal uses. Men more often cut wood to sell or use as building materials.

Increased Trafficking of Women:

One of the little known consequences of globalization and liberalization will be an increase in the trafficking of women. As the number of girls decline, the atrocities like rape, molestation, sexual harassment, kidnapping will increase manifold. Girls will be afraid to leave their homes. Women will be shackled at home. According to recent indications, India might soon become petting with Bangkok for the undesirable epithet of sex capital of the world.

Impact of Liberalization on Agricultural Women Workers:

There is apprehension that economic liberalization, which tends to induce privatization and market-led technological change, may affect employment and income prospects of rural women adversely. The impact of economic liberalization on agricultural workers and women:

Malnutrition:-

As an estimate between 40 to 50% of urban women and between 50 to 70% of rural women suffer from anemia. A significant section of men and women continue to be at least 5 to 8kg less than the desirable weight. Mean intake of 2100 calories by women suggests that 50% of the population is

subsisting on deficit diet which is less than 2100 calories. Chronic low level of energy intake and increase in the work demand obviously effects women's health and nutritional status negatively.

Multi-Dimensional Role of Women:

Agricultural Activities:

Sowing, transplanting, weeding, irrigation fertilizer application, plant protection, harvesting, winnowing, storing etc.

Domestic Activities:

Cooking, childrearing, water collection, fuel wood gathering, household maintenance etc.

Allied Activities:

Cattle management, fodder collection, milking etc.

Horticulture:

Vegetable production, flower production, fruit production.

Sericulture:

Silk warm rearing, cocoon production.

Challenges Faced By the Women in Agriculture:

Main Obstacles in Women Growth in Agriculture Sector: Few women holding of agricultural productive resources such as land, animals, and machinery. Women absence from decision making process, either inside or outside home. Women perform all un-mechanized agricultural tasks and perform multiple tasks, which add more burden to them. Women workers in agriculture suffer from high illiteracy rate among them and drop-out of schools. Women earn fewer wages, especially in joint, informal and private sector. Women do not know their legal rights. Miss applying some laws and regulations in favour of women such heritage legislation. 1. Gender Discriminations: Another issue is the problem-ridden conceptualization of women's and men's work in rural environments, in particular, the failure to recognize the importance of their differing roles. Analysis of the gender division of labour has revealed that women typically stake on three types of roles in terms of the paid and unpaid labour they undertake.

These three roles can be described as follows: -

- a) **The productive role:** This refers to market production and home/subsistence production undertaken by women which generates an income.
- b) **The reproductive role:** This refers to the child-bearing and child-rearing responsibilities borne by women.
- c) **The community management role:** This refers to activities undertaken by women to ensure the provision of resources at the community level, as an extension of their reproductive role. Another factor that needs to be taken into account is that certain tasks, activities or enterprises may be regarded as "male or female".

Women in Agriculture

1. Swaminathan, the famous agricultural scientist describes that it was woman who first domesticated crop plants and thereby initiated the art and science of farming.
2. Maintaining the ancillary branches in this sector, like animal husbandry, fisheries and vegetable cultivation, depends almost solely on women.
3. On an average woman spends nearly 3300 hours in the field in a crop season as against 1860 hours by a man.
4. Women have played and continue to play a key role in the conservation of basic life support systems such as land, water, flora and fauna.

5. According to the agriculture census of 2010-11, only 12.69 percent of rural women have operational land ownership.
6. Farm women felt the impact on their children's education to a large extent, as they were able to provide them with better educational facilities as well as chances to get an education outside the village.

Concerns / Challenges

The 2011 census figures list only 32.8 per cent women formally as primary workers in the agricultural sector, in contrast to 81.1 per cent men.

But the undeniable fact remains that women work harder and longer than male farmers. Men get more than their share of visibility on TV, in governmental publicity material and within the banking sectors but millions of women farmers have no spokesperson from their ranks.

Women are usually not listed as primary earners and owners of land assets within their families. So getting loans, participating in mandi panchayats, assessing and deciding the crop patterns, and bargaining for MSPs (minimum support prices), loans and subsidies, remain male activities.

Over the last decade, as farming became less and less profitable and small and marginal farmers began migrating to cities, rural jobs for full-time women daily-wage labourers in the agricultural sector have shrunk alarmingly.

Gender wage gap is highest in agricultural sector. In the wake of the severe water crisis several women agricultural labourers have to shift professions and they find it difficult to adapt themselves to any other work apart from farming.

Insights Mind maps www.insightsonindia.com Page 2 www.insightsias.com

Way Forward

Skill empowerment

Training in the area of Field operations, Conservation of biodiversity and Organic farming etc. Technology development for women a. designing of tools for various field operations b. providing Veterinary knowledge

Creation of self help groups

- For financial support
- For generation of employment

Projection of contribution of women by collecting and analysing data

Projection of successful women in agriculture

Representation of their contribution in economic term

- Providing Financial Powers
- Giving representation in land holdings
- Accessibility to Bank loans

Changes in legal, financial, and educational systems must be undertaken in order to enhance women's social and economic contributions

- Provide support to those women's organizations and farmers who promote new conceptual and development programs and who contribute to the implementation of new ideas
- Diversifying income-generating activities and the provision of other services in rural areas.
- Participation in policies that benefit rural women can ensure truthful answers being given to this vulnerable group.

- Governments have a key role to play in supporting the access to land, water and seeds to rural women who are involved in small-scale agriculture.
- The farmer has traditionally never wanted anything from a government except a fair support price
- The training of rural women is very important, especially with the adoption of modern agricultural techniques that are tailored to local conditions, with a view to achieving economic redevelopment without degrading the environment.

Measures taken by the government for upliftment of women in agriculture sector

1. The Department of Agriculture, Cooperation & Farmers Welfare implements various programmes of farmers including women in agriculture sector.
2. As per directives for the Women Component Plan, the State Governments have been asked to ensure flow of funds to the tune of 30% for the benefit of women farmers.
1. **Mahila Kisan Sashaktikaran Pariyojana (MKSP):-** Empower women in agriculture by making systematic investments to enhance their participation and productivity Create and sustain agriculture based livelihoods of rural women.
2. **National Food Security Mission (NFSM):-** Providing cropping system based training to women farmers to create awareness on improved technology for increasing production and productivity of crops.
3. **National Horticulture Mission:-** Women are organized into Self Help Groups and farm inputs and technological & extension supports are provided to make women self-reliant.
 - The women in rural area should be educated
 - To promote the rural development programmes.
 - A good and democratic leadership should be created at the grass root level.
 - Women's club and other organizations should be set up in the village.

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SOCIAL REFORMER - RAJA RAMMOHAN ROY

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ABSTRACT

The maker of modern India, the founder of the greatest socio- religious reform movements, Brahma Samaj, Raja Ram Mohan Roy has played a crucial role in the abolition of social evils like the sati system. He also advocated various changes in the Indian society by popularizing the study of English modern medicine, technology and science. This is the reason why he was referred as "Raja" by the Mughal emperor. Raja Ram Mohan Roy was an Indian religious social, education reformer and humanitarian, who challenged tradition Hindu Culture and indicated the lines of progress for Indian societies under British rule. He along with Dwarkanath Tagore and other prominent Bengalis of the early 19th century, founded the Brahma Subha in 1828, which engendered the Brahma Samaj an influential Indian Socio religious reform movement during the Bengal Renaissance. This influence was visible in the field of politics, public administration, society, religion as well as education Raja Ram Mohan Roy may be called the precursor of the modern system of education in India- its moral earnestness and energy, his boldness of imagination and firm grasp of first doctrine mark out Raja Ram Mohan Roy not were as great educational reformer but as a nation builder.

KEYWORDS: Indian Renaissance, social religious reforms, educational reforms, contributions.

INTRODUCTION:

India made tremendous progress both religious and social field in the 19th century. Raja Ram Mohan Roy was as the father of Indian renaissance. Raja Ram Mohan Roy decided to reform Hindu society from its all irrational observance and evil customs. He apposed all discrimination and evil practice against women. He was the founder of Brahma Samaj. The Brahma Samaj teaches about monotheism. Raja Ram Mohan Roy welcomed western education Raja Ram Roy gain more popularity through his activities for the abolition of sati- the relevance of present study is that access the awareness of people regarding Raja Ram Mohan Roy.

He himself founded and edited a Bengal journal called the "Samvad Kaumudi" for the spread of his ideologies he started Brahma Samaj in 1828 A.D. objective of study is to know more about Raja Ram Mohan Roy personality , then to know about sati system and its abolition. And to study how Raja Ram Mohan Roy attack polygamy and child marriage and finally to study about the Brahma Samaj and its activities and feature

OBJECTIVES:

- To know the value of newspaper as an instrument in the Hindu orthodox society.
 - To explain the contribution of Raja Ram Mohan Roy in Journalistic and literary field.
 - To know the various reforms of Raja Ram Mohan Roy in the Field of Indian Education.
- To Know the Relevance of Raja Ram Mohan Roy in present Hypothesis:
1. To study the growth of literature and journalism in time India.
 2. To study the holistic perspective of Raja Ram Mohan Roy journalistic contribution.

METHODOLOGY OF THE STUDY:

This study was purely theoretical based. Data was collected from two major sources that is to study the biography of Raja Ram Mohan Roy as only the primary source of the data collection and as Secondary Sources, the investigators were collected data from different types books, journals, articles written by great educators about Raja Ram Mohan Ray

SOCIAL REFORM:

SATI SYSTEM

Raja Ram Mohan Roy efforts led to reforms in Hindu society. Society and religion are two sides of the same coin. Raja ram Mohan Roy the first Indian reformer to recognize this Sati was widely practiced in Hinduism. When Raja Ram Mohan Roy studied the Vedas, he didnot find any mention of sati system. it is mentioned that 800 women were raped in Bengal alone during the period from 1815 to 1818. Seeing such a large number of women going for sati, Rajaram Mohan Roy decided to raise his voice against the practice of sati – At that Moment, a tragic incident took place in their house. His elder brother Jagmohan died in 1811 A.D. His wife insisted going to sati. Raja Ram Mohan Roy tried hard to dissuade her from going to sati. But they did not succeed in doing so. Raja Ram Mohan Roy was overwhelmed by the pain that women had to endure while going for sati – show which ancient religious text mentions the practice of sati & He sent a statement to the British government demanding legislation against sati convincing the British parliament that the practice of sati is cruel and is a disgrace to the human race. During the region of lord Benting in 1829 the British government enacted the prohibition Act.

WIDOW MARRIAGE SUPPORT

Raja Ram Mohan Roy's voice against sati's system. At the same time, he took up the issue of remarriage of women. In the time of Raja Ram Mohan Roy, Child Marriages used to take place in childhood. The infant mortality rate was high. Companions of the disease were coming. Diseases such as Cholera and plague have affected thousands of people. The problem of child widows had become acute in Hinduism as the girls got married at an early age. The lives of child widows were miserable. They had to face many problems. They had to suffer hell while a live. Rajaram Mohan Roy was of the opinion that widows should be allowed to remarry. This did not happen after his death, but the British government had to enact a law allowing remarriage. Not only that, but the offspring born out of remarriage got this inheritance right.

OPPOSITION TO CHILD MARRIAGE

Raja Ram Mohan Roy Strongly opposes child marriage. Its made the Hindu community as well as the British government aware that child marriage creates huge problems in the lives of women. Child marriage raises the issue of windows. This made Women life miserable. Child marriage should be avoided to prevent it its opinion is that the ageof marriage should be increased.

OPPOSITION TO POLYGAMY

During this period men could marry many women. It harmful marriages were considered a sign of prosperity in those days, most of the landlords and married many women Raja Ram Mohan Roy did not approve of polygamy. Due to polygamy girls often got married to older people.

FREEDOM OF PRINTING

Raja Ram Mohan Roy started a Bengali newspaper called SamvadKaumudi. He was the editor of the newspaper himself. He started this newspaper in 1821. At the same time J.S. Bakhingham started criticizing the British rule in the Kolkata journal. He criticized the supreme court of India, including the governor of madras, Bishop and other important officials. Fearing this criticism, the British government enacted a law in 1823 restricting the freedom of the press. Then

Raja Ram Mohan Roy file a petition to the of England and the Supreme court Seeking restoration of freedom of printing. After the rejection of this application, Raja Ram Mohan Roy closed His Newspaper Samvad Kaumudi in Protest As a Result of His efforts, the government restored freedom of printing to Indians in 1835 AD.

ACADEMIC CONTRIBUTION

Raja Ram Mohan Roy is said to be the pioneer of education in India. He was the first to come up with a new idea about Indian education system. it was of the opinion that education should be given to Indians through English language. In 1816, he started the first English school for English education. It is considered to be the first English school run by Indians. It founded the Vedanta college in 1825. He called on scholars from the west to teach in college for medicine, architecture and engineering. He was of the view that education based on individual freedom and democracy should be imparted to Indians and that this path would lead Indians on the Parth of Nationalism.

HIS THOUGHTS ON AGRICULTURE:

The majority of the people in this country are engaged in agribusiness but their standard of living is very poor. If the standard of living of the farmers is to be Improved the British government must abolish the legal system. Revenue tax on farmers should be reduced The landlords in Bengal were exploiting the kulas landlords should reduce the tax burden on kulas and make them debt free. In times of natural calamities the government should help the farmers through social Commitment efforts taking back the farm produce from the farmers only for self-interest.

Establishment of Brahma Samaj – Atmiya Sabha was established by Raja Ram Mohan Roy while he was in Calcutta It was during this time that he came in contact with Christian missionaries. This gave him the opportunity to study Christianity in depth. In 1827 he founded the British Indian unitarian Board. Its culmination was on 29th August 1828 when he founded the Brahma Samaj.

All those social evils which have been derived by educated Indians and national leaders in Modern times were first attacked by Raja Ram Mohan Roy and his Brahma Samaj. The Brahma Samaj led a crusade against the practice of sati, polygamy, child marriage of minor girls, caste system, untouchability and use of intoxicants. It adopted inter-caste marriages education of women, widow remarriages etc, as practical measures for removing the social evils.

CONCLUSION :

Brahma Samaj Helped in Social and Religious in India. It also helped in modernizing ndia. it placed before the Indian people the problems concerning their society and religion and also put fourth the solution therefore. Ram Mohan was an Indian Religious, Social and Educational reformer and humanitarian, who challenged traditional Hindu culture and indicated the lines of progress for Indian society under British rule. Although the introduced the western concepts, he was appreciated not only in India but all over the world for his sincere efforts to build a nation with respectable values and living place for everybody. He is called the Maker of Modern India and also as ‘ Father of Modern India’’. He is also regarded as the father of the Bengal Renaissance.

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IMPACT OF COVID-19 ON EMPLOYMENT, INCOME INEQUALITY AND CONSUMPTION IN INDIA

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ABSTRACT

The COVID-19 pandemic is having drastic impacts on our lives, worsening inequalities and further widening the gap between haves and have-nots in advanced economies and reversing progress in developing economies. Many low-skilled workers, young people, and women have lost income and job opportunities. The pandemic has also accelerated long-term trends, such as automation and digitalization, that could soon make many jobs obsolete. The global multidimensional poverty index 2020 by the United Nations Development Programme and Oxford Poverty and Human Development initiative stated the reduction in MPI due to impact of Covid-19. India is a rich country of poor people because in India large number of people are poor and few per cent of people are elite, where the top 10 per cent people holds 57 per cent of the total national income while the bottom 50 per cent's share is just 13 per cent in 2021, according to the latest World Inequality Report 2022.

KEY WORDS: Covid 19, pandemic, income inequality, employment, consumption etc.

INTRODUCTION:

India has been in lockdown since March 25, 2020. During this time, activities not contributing to the production and supply of essential goods and services were completely or partially suspended. Passenger trains and flights were halted. The lockdown has severely impacted people all over the country, several people have lost their jobs due to shutting of industries and were stranded outside their native places wanting to get back.

The objectives and Methodology of this paper:

1. To understand the impacts of Covid-19 Pandemic on Indian Economy.
2. To focus on the impacts of Covid-19 Pandemic on the employment, income inequality and consumption of Indian people. The researcher relied on the secondary sources of data like Economic Survey report, Household Survey conducted by the Centre for Monitoring Indian Economy (CMIE-CPHS), several smaller surveys, other reports of govt and semi govt. bodies, research agencies, articles published in the various journals, magazines, newspapers etc.

Covid-19 (coronavirus) pandemic has impacted every country, every community, and every person in this world – but not equally nor in the same ways. For communities who experience vulnerability and marginalization, because of structural barriers such as economic inequality, racism, casteism, harmful gender norms, and numerous other intertwining factors, these challenges have been exacerbated and inequalities even further exposed by the pandemic. Second year of the COVID-19 pandemic, India has become the country with second highest number of reported cases and the third highest number of deaths in the world. The pandemic has hit the country's economy hard, with a 7% contraction in its gross domestic product (2020-21) and the loss of millions of jobs, resulting in significantly reduced household incomes.

The Indian economy had averaged GDP growth of around 8 per cent between 2014 and 2017, but this growth rate has reduced to 6.5 per cent in 2018-19. Indian Economy prior to the pandemic

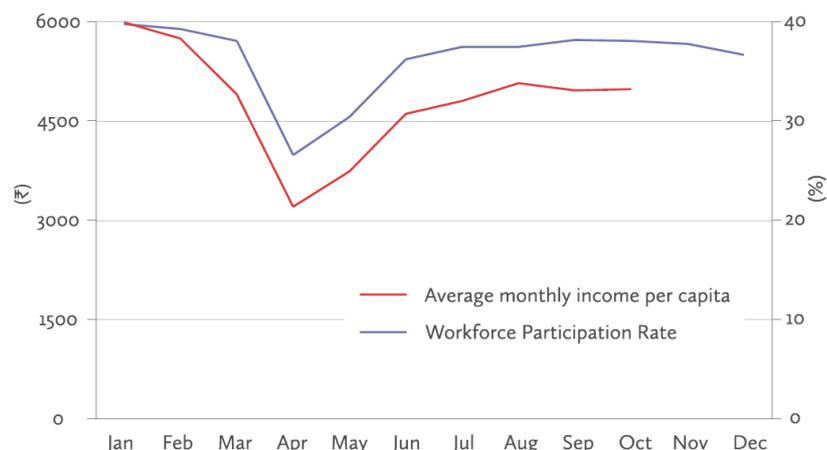
recorded still lower growth rate to 4 per cent in 2019-20, which was immediately prior to the pandemic year. It reveals that when the pandemic hit, the economy was going through the most prolonged slowdown in the post-liberalisation period. A slowdown is a period when the GDP growth rate is lower than the previous period. Note the duration of the pre-Covid crisis, both in terms of total quarters of slowdown as well as number of consecutive quarters when the GDP growth rate was falling was longer than the previous crisis 1990s or 2000s. There were several domestic and global factors given in the research data, which triggered the slowdown. The causes identified in the literature include short-run shocks such as demonetisation and introduction of Goods and Services Tax (GST), medium-run factors including growing financial fragility, and long run structural weaknesses such as insufficiently broad-based domestic demand as well as debt financed consumption.

Covid-19 Impacts on Employment:

In April 2020, according to Consumer Pyramids Household Survey conducted by the Centre for Monitoring Indian Economy (CMIE-CPHS) estimates, the workforce participation rate (WPR) for men, or the share of working-age of men who were employed, fell from 66 per cent in February just before the pandemic, to 46 per cent. Using population projections for 2020, it estimates that this corresponds to a fall in total employment of 100 million. The corresponding fall for women was from 8.8 per cent in February to 5.3 per cent in April, a fall of approximately 17 million. According to International Labour Organisation estimated in April 2020, that around 2.5 crore jobs could be lost worldwide due to the COVID-19 pandemic in only one-year 2020. Further, it observed that more than 40 crore informal workers in India may likely to pushed into deeper poverty due to the pandemic.

Employment and incomes bounced back in June 2020 but recovery remained incomplete, according to Azim Premji University report about 100 million people have lost jobs during the nationwide April-May 2020 lockdown. Most were back at work by June 2020, but even by the end of 2020, about 15 million workers remained out of work. Incomes also remained depressed. For an average household of four members, the monthly per capita income in Oct 2020 (14,979) was still below its level in Jan 2020 (15,989).

Figure 1:
Employment and income had not recovered to pre-pandemic levels even in late 2020



Sources and notes: Authors' calculations based on CMIE-CPHS. Incomes are in Jan 2020 prices and adjusted for seasonality.

As a result of the employment and income losses, the labour share of GDP fell by over 5 percentage points from 32.5% in the second quarter of 2019-20 to 27% in the second quarter of

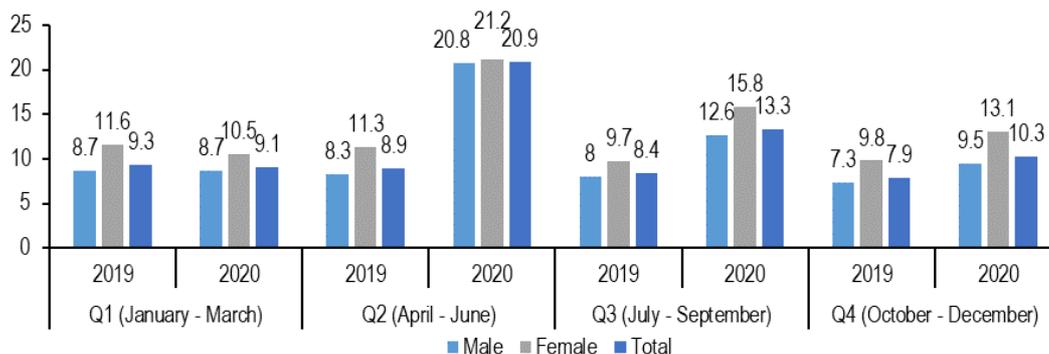
2020-21. Of the decline in aggregate income, 90% was due to reduction in earnings, while 10% was due to loss of employment. This means that even though most workers were able to go back to work they had to settle for lower earnings.

Higher Urban Unemployment rate than the pre-Covid period:

To control the spread of Covid-19, a nationwide lockdown was imposed from late March till May 2020. During the lockdown, severe restrictions were imposed on the movement of individuals and economic activities were significantly altogether stopped except the activities related to essential goods and services. Unemployment rate in urban areas rose to 20.9% during the April-June quarter of 2020, more than double the unemployment rate in the same quarter the previous year which was 8.9%. Unemployment rate refers to the percentage of unemployed persons in the labour force.

Labour force includes persons who are either employed or unemployed but seeking work. The lockdown restrictions were gradually relaxed during the subsequent months. Unemployment rate also saw a decrease as compared to the levels seen in the April-June quarter of 2020. During the October-December quarter of 2020, unemployment rate had reduced to 10.3%. However, it was still higher than the unemployment rate in the same quarter of previous year which was 7.9%.

Unemployment rate in urban areas across all age groups (Figures in %)



Sources: Quarterly Periodic Labour Force Survey Reports, Ministry of Statistics and Program Implementation; PRS.

The Standing Committee on Labour reports in its [report](#) published in August 2021 particularly mentioned that the 90% of workers in India are from the informal sector. These workers include: (i) migrant workers, (ii) contract labourers, (iii) construction workers, and (iv) street vendors. The Committee observed that these workers were worst impacted by the pandemic due to seasonality of employment and lack of employer-employee relationship in unorganised sectors.

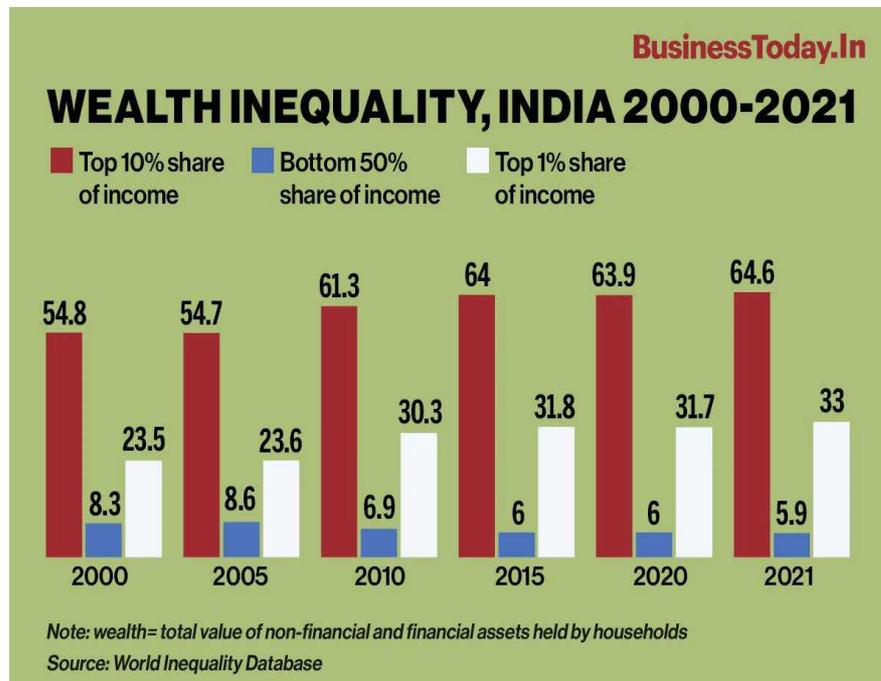
COVID-19 IMPACTS ON INCOME INEQUALITY:

Li Yang, in world inequality lab report presented that the evolution and decomposition of income inequality in Asia for the period 1993 to 2019, using the latest preliminary results from simplified Asia Distributional National Account found an important decrease in Asian inequality over the past three decades at the regional level; while within countries, it was stated very different growth and inequality patterns. While inequality started to rise in India and China substantially in the early 1990s and 2000s, it was stabilized in China while it continued to rise in India.

According to Koustav Das (India Today) second wave of the Covid-19 pandemic has revealed a stark gap in wealth inequality between India's rich and poor. While the deadly coronavirus has spared none, its impact on the poorer population has been way more devastating.

The richest have cornered a huge part of the wealth created through crony capitalism and inheritance. They are getting richer at a much faster pace while the poor are still struggling to earn a

minimum wage and access quality education and healthcare services, which continue to suffer from chronic under-investment. There aren't enough health centres to serve everyone, and the facilities that exist are ill-equipped and under-staffed. The poorest people have no other option – they cannot afford the private health services available in the area.



The massive wealth gap in India has been left exposed by the ongoing second wave of Covid-19. As poor Indians struggle to access basic healthcare facilities during the second Covid-19 wave. While ultra-rich Indians have successfully managed to distance themselves from the growing health crisis, a majority of the population -- even middle- and upper-middle-income families have been forced to deal with the covid-19 crisis with limited resources.

As a result, decent healthcare is a luxury only available to those who have the money to pay for it. While the country is a top destination for medical tourism, the poorest Indian states have infant mortality rates higher than those in sub-Saharan Africa. India accounts for 17% of global maternal deaths, and 21% of deaths among children below five years.

The Oxfam report, "Inequality Kills", also found that in 2021, the collective wealth of India's 100 richest people hit a record high of Rs 57.3 lakh crore (USD 775 billion). In the same year, the share of the bottom 50 per cent of the population in national wealth was a mere 6 per cent. During the pandemic (since March 2020, through to November 30, 2021), the report says, the wealth of Indian billionaires increased from Rs 23.14 lakh crore (USD 313 billion) to Rs 53.16 lakh crore (USD 719 billion). More than 4.6 crore Indians, meanwhile, are estimated to have fallen into extreme poverty in 2020, nearly half of the global new poor according to the United Nations. The income of 84 per cent of households in the country declined in 2021, but at the same time the number of Indian billionaires grew from 102 to 142, pointing to a stark income divide worsened by the Covid pandemic.

IMPACT OF COVID-19 ON CONSUMPTION:

A New York based Research agency conducted a phone survey of 1,694 households in two large states of India – Bihar and Uttar Pradesh. The study indicated that many households faced a shortage of food items in April to May 2020, and many had to reduce their food intake during

the first pandemic-related lockdown took place from March to May 2020. Of those who reported a shortage of food items in their household, more than 8 out of 10 also reported a reduction in food intake. indicated that women were more likely to have been affected than men in the household by food shortage and reduced intake. During a pandemic it is likely to have exacerbated, and women in the household might have sacrificed their share of food to sustain the daily food intake for the men of the family.

CONCLUSION

Countries that spend more on social sectors (including education, health, and social protection) and have more redistributive tax systems tend to be more successful on average in reducing inequality. In respect of this fiscal policy is the most effective tool to curb inequalities at each stage of their emergence. Public intervention through social transfers and taxes is needed to help people cope with various life events related to unemployment, aging, family, disability, or sickness.

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INDIA MUST BE FOCUSING ON IMPORT SUBSTITUTION FOR DEVELOPMENT

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ABSTRACT:

Import substitution is popular in economies with a large domestic market. For large economies, promoting local industries provided several advantages: Employment creation, import reduction, and saving in foreign currency that reduced the pressure on foreign reserves. Import substitution is the idea that blocking imports of manufactured goods can help an economy by increasing the demand for domestically produced goods.

INTRODUCTION

Import substitution is popular in economies with a large domestic market. For large economies, promoting local industries provided several advantages: employment creation, import reduction, and saving in foreign currency that reduced the pressure on foreign reserves.

Import substitution industrialization is an economic theory adhered to by developing countries that wish to decrease their dependence on developed countries. ISI targets the protection and incubation of newly formed domestic industries to fully develop sectors so the goods produced are competitive with imported goods.

RESEARCH METHODOLOGY:

This paper is based on secondary data (books and websites), discussions and observation method. Electronic databases and online libraries are searched for relevant literature using a comprehensive set of keywords a relating to Information was gathered from web-based search engines, published literatures.

IMPORT SUBSTITUTION MEANING

Import substitution is the idea that blocking imports of manufactured goods can help an economy by increasing the demand for domestically produced goods.

When was import substitution created?

Import substitution industrialization (ISI) was pursued mainly from the 1930s through the 1960s in Latin America—particularly in Brazil, Argentina, and Mexico—and in some parts of Asia and Africa.

The purpose of this policy is to change the economic structure of the country by replacing foreign goods with domestic goods. Post-independence India adopted the policy of import substitution by imposing heavy tariffs on import duty. The industrial policy that the country endorsed was linked to the trade policy.

There are three major steps in the import substitution policy

1. The first phase of transportation options is limited to consumer goods
2. The second phase focused on domestic production of capital goods
3. Instead of importing the same technology, emphasis was laid on the development and use of domestic technology

'Import Substitution' (IS) generally refers to a policy that eliminates the importation of the commodity and allows for the production in the domestic market. The objective of this policy is to bring about structural changes in the economy.

IMPORTANCE OF IMPORT SUBSTITUTION

Import substitution is popular in economies with a large domestic market. For large economies, promoting local industries provided several advantages: employment creation, import reduction, and saving in foreign currency that reduced the pressure on foreign reserves.

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How is import substitution beneficial for our country?

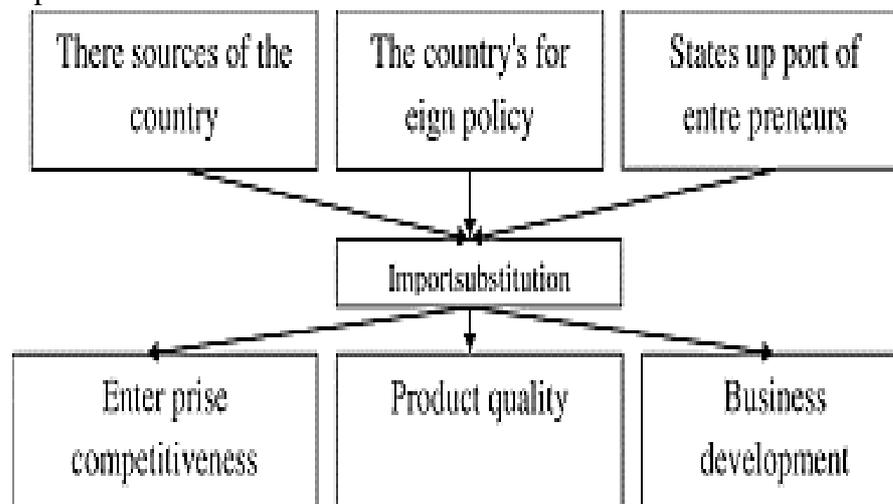
Import substitution industrialization is an economic theory adhered to by developing countries that wish to decrease their dependence on developed countries. ISI targets the protection and incubation of newly formed domestic industries to fully develop sectors so the goods produced are competitive with imported goods.

Entrepreneurs are able to solve this problem through import substitution. Entrepreneurs can take up production of such goods and services which can be used as import substitution. In simple words they can produce such goods and services which can be used in place of similar goods imported from outside.

What are the tools of import substitution?

Import Substitution
• High import tariffs on consumer goods.
• Low or negative tariffs on imports of machinery and intermediary inputs.
• Cheap credit (frequently at negative real interest rates) to industrial firms.
• Preferential exchange rates for industrial producers.

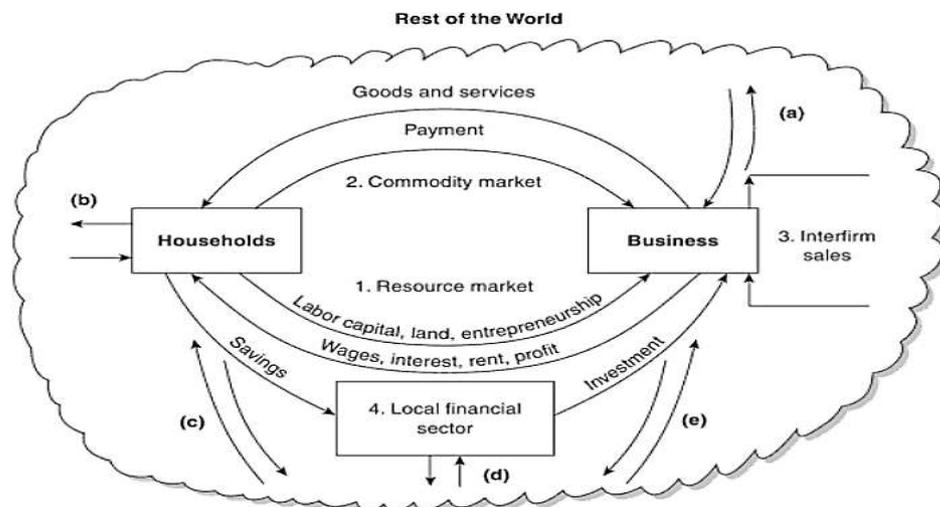
Import substitution is a strategy to reduce a county's dependence on foreign markets through the local production of goods, especially basic necessities features of import substitution.



What drives a local economy is pivotal in discussions of economic development. To identify

Source: Blair & Carroll. 2008. *Local Economic Development*. p. 93

the driver of economic development, theorists assume a conceptual framework of a local economy which is called the circular flow diagram (Blair & Carroll, 2008). The circular flow model divides local economic activities into five categories: (a) the resource market between



households and firms, (b) the commodity market between households and firms, (c) inter-firm sales, (d) the local financial sector, and (e) the import and export with other regions (see Figure 1). This

model implies that the inflow and outflow of savings (Category 4) and the import and export (Category 5) determine the income of a region. As the transactions among households and firms (Category 1, 2, and 3) occur within the region, these do not change the overall income of the region.

Among the two critical factors determining the monetary inflow and outflow of a region, this paper emphasizes the imports and exports. Two major theories address the issue of how to promote regional economic development in terms of imports and exports. One is the export base theory and the other is the consumption base theory. These two theories have traditionally been presented as alternatives to each other.

With India's large domestic market, moderate contribution of manufacturing to its GDP and a significant trade deficit; it was but natural for the country to look at options for ensuring a policy, which provided a fillip to employment-intensive manufacturing and create an equitable trade balance with the world. However, the policy of *Atmanirbharta* is also fulcrumed around boosting exports, being part of credible and resilient supply chains, integrating with the global trade order and reforms to encourage entrepreneurship as well as innovation.

"*Import substitution*" would not be the apt term to be used in the way we have been trying to leverage our core strengths to leverage competencies, resuscitate and kickstart manufacturing in key sectors. This policy has tried to address certain aspects like ensuring inclusive development, remove dependency on monopolistic suppliers, ensure fair trade by obviating predatory pricing and using fiscal tools compatible with international trade obligations to incentivize investment led manufacturing growth.

Developing countries adopted the ISI strategy in order to achieve rapid economic growth. The strategy was expected to create jobs and improve the incomes of households and individuals. However, the strategy did not achieve the desired outcomes. Specifically, ISI increased poverty and unemployment in most developing countries. Therefore, ISI was abandoned because it reduced economic growth and development instead of improving the fortunes of developing countries.

Import substitution with example?

The policy of import substitution by tariffs has led many other industries to be developed. For example, in the aviation industry, Russia is developing a significant range of new aircraft. The aerospace industry is expected to reach an annual turnover of \$50 billion by 2025.

Imports have been very positive; the effect of India's import options has been very positive. Although the import-substitution policy has achieved both the objective of promoting industrial development and saving foreign exchange for self-sufficiency, it has some shortcomings.

India has been facing inflation for some time due to shortage of goods in the domestic market due to control over imports.

1. The policy did not make any sincere effort to develop the protection of the industries which were provided protection on its own
2. He became disabled due to protection
3. Lack of mechanical and technological development reduced their productivity and increased their average production cost
4. In the absence of global competition, producers exploited consumer goods by selling them at inflated prices
5. The import substitution policy emphasized the development of capital-intensive industries.
6. Unemployment has risen in India due to the lack of emphasis on the labor force
7. Remedial measures for the success of import substitution
8. Every effort should be made to make sure and conscientious to import.
9. The regulation and licensing policy on industries which do not require foreign exchange for setting up industries should be abolished.
10. The focus should be on adequate utilization of available resource materials so as not to increase the production cost of the import substitution industry.
11. Governments and entrepreneurs should focus on research and development work to develop technology in the country to make imports alternative.
12. Import substitution is the idea that blocking imports of manufactured goods can help an economy by increasing the demand for domestically produced goods.

The most likely answer is that those are the products in which domestic producers have the greatest cost disadvantage. So, ISI ends up concentrating in precisely those products in which the country is least efficient, a surefire recipe for failure. ISI has a further problem that predisposes it to failure.

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3. <https://www.pie.com/blogs/trade-and-investment-policy-watch/import-substitution-making-unwelcome-comeback>
4. https://en.wikipedia.org/wiki/Import_substitution_industrialization
5. India's foreign trade policy

SPORTS FRAMEWORK: BACKBONE OF THE GAMES ENVIRONMENT IN INDIA

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ABSTRACT:

The benchmark in each game execution essentially relies on the substantial games strategy. Sports Policies of European nations and China have exhibited a positive impact on the performance which is reflected in medal tallies in various International games. Without a doubt Indian competitors have a solid energy and incredible excitement, which help Indian games to scale great statures. In any case, India, which is the second biggest country by populace, has battled to win awards at the Olympics since the year 1900, why? There are many solutions to the inquiry yet the connected main driver could be the absence of viable games strategy. A new unbelievable presentation of the Indian competitors in Asian games gives a positive desire to impact the world forever in Tokyo, 2020 Olympics. Sports Policy should be reviewed every five years. In this case, we must adopt the China system. China continues to change its games strategy for each impending Olympic. Our players and their mentors ought to know about the offices accessible to them according to sports strategy, for this administration ought to arrange an assortment of studios from time to time and there is a need to sort out incessant public level workshop/meeting on the games strategy, any idea of endeavouring to survey the viability of sports strategy work is to be valued, so the correction of specific marks of the games strategy can be included future arrangement.

KEY WORDS: Sports Policies, Indian games, players, Olympic etc

INTRODUCTION:

India is the second most populated country on the planet. There is no question that the history of sports in India is essentially as old as its way of life. The beginning of sports in India can be followed back to the Vedic time frames. Sports like chess, badminton, snake-and-stepping stools, Gilli Danda, kabaddi, kancha, kho-kho and ludo have all inferred by Indians and been additionally modernized by the nations who embraced them. Sport and the games business have become worldwide peculiarities in the advanced world. The game has a significant spot in the existences of millions of people. The sport impacts individuals' health, development of the arrangement of values, human way of behaving, the working of the monetary financial framework.

The game has instructive and sporting, as well as business perspectives. The benchmark in each game execution essentially relies on the substantial games strategy of the country. Sports Policies of European nations and China decidedly affect the performance which is reflected in Medal counts in various International sporting events. Inclusive and objective arranged sports approaches might be a reasonable choice to acquaint more players with pick a more extensive assortment of sports. Ongoing spectacular exhibitions at different International contests well portray the capability of Indian sportsperson. Regardless of these intermittent accomplishments the general picture of Indian game isn't extremely amazing, for

OCCASION:-

Medals counts till February 2019

Event	Number of Participation	Gold	silver	Bronze	Total
Summer Olympics	24 Times Since 1900	09	07	12	28
Winter Olympics	10 Times Since 1964	00	00	00	00
Commonwealth Games	17 Times Since 1934	181	175	148	504
Asian Games	18 Times Since 1951	154	202	315	671

Agencies to Promote Sports and Physical Education in India:

Games and Sports and actual wellness have been an essential part of our civilization.

'Sports' is a State subject under Entry No. 33 of List-II (State List) of the Seventh Schedule of the Constitution of India, the essential obligation regarding advancement and improvement of sports is that of the States. Notwithstanding, the Central Government supplements the endeavours of the States in the undertaking of advancement and improvement of sports, both for creation/improvement of sports framework and sports offices in the States and supporting and preparing of the identified ability.

Name of the Institution	Established in	Main Aim / Objective
Ministry of Youth Affairs And Sports, Government of India (MYAS)	1982	To create the infrastructure and promote capacity building for broad-basing sports as well as for achieving excellence in various competitive events at the national and international levels.
Indian Olympic Association (IOA) with the support of Various National Sports Federations which must be Afiliated to IOA	1927	Responsible for selecting athletes to represent India at the Olympic Games, Asian Games, and other international athletic meets and for managing the Indian teams at these events.
NetajiSubhas National Institute of Sports (NSNIS)	May 07, 1961	Developing sports in the country on Scientiic lines and to train the Coaches in different sports disciplines.
Sports Authority of India (SAI)* *SAI formally renamed as 'Sports India on February 11, 2019, but still, the only formality now remaining is to notify the Registrar of Societies.	January 25, 1984	Controlling the promotion and development of sports in the nation.
Lakshmibai National College of Physical Education, (LNCPE), Trivandrum, Kerala	August 17, 1985	It aims to serve as a model institute for teacher's training by offering undergraduate and post-graduate/ research courses.

Lakshmbai National Institute of Physical Education (LNPE), Gwalior	August 1957	The development of qualified Physical Directors.
National Sports University, Manipur	2018	To prepare world-class athletes, sports scientists, sports managers, sports architects, and sports journalists, physical educationists.

Sports is a vehicle of harmony and monetary development however it is additionally the way that just theright proficient can get this pith from the ability which further raises the monetary development of the country, this is the reason to motivate all age gatherings, we want the right team tolead and train crude ability in sports.

SPORTS POLICIES IN INDIA:

In India, seemingly most of the populace are notable for their advantage in sports. The nature of resident's sound life and prosperity are the most significant motivation behind sport advancement arrangements. For the advancement of any area, plan what's more, execution of compelling arrangements are exceptionally difficult. This is valid for sports moreover. India got its autonomy in the year 1947 and it appears to be that sound advancement relating to training and sports began in the extended time of 1984. The groundwork for and lead of the 1982 Asian Games made the truly necessary mindfulness about the multi-layered character of Sports and the requirement for developing a comprehensive Sports Policy and making establishments for itsexecution.

PUBLIC SPORTS POLICY 1984

In 1984, the Sports Authority of India was made as an independent enrolled societyunder the Department of Sports. Steps were likewise started for fostering an exhaustive Public Sports Policy, and a goal in such manner was postponed in the two Houses of Parliament on 21st August 1984. This prompted the reception of the National Sports Policy, 1984, and can be seen as the first concerted move towards developing an organized and efficient structure for the turn of events and advancement of sports in the country. The National Sports Policy, 1984 was the first move towards developing a conducive policy system for the turn of events and advancement of sports in the country. The approach stressed the need to foster games framework and make actual schooling and sports an indispensable piece of the school educational plan.

PUBLIC SPORTS POLICY 2001

Concerning the National Sports Policy, 2001, the Central Government, related to the State Government, the Olympic Association (IOA) and the National Sports Federation will deliberately seek after the twin targets of "Expansive basing" of Sports and "Accomplishing Greatness in Sports at the National and International levels". Sports exercises, in which the country has possible strength and upper hand, should be vivaciously advanced. Towards this end, Sports and Physical Education would be incorporated all the more really with the Education Curriculum. The Policy expresses that while the wide basing of sports will, basically, stay the obligation of State Governments, the Union Government will effectively supplement their endeavours toward this path and for tapping the dormant ability, including in the country and ancestral regions, the Union Government and the SAI, in relationship with Indian Olympic Association (IOA) and the National Sports Federations (NSFs), will focus specificconsideration on the goal of accomplishing greatness at the public and global levels.

Proposed Areas of Emphasis for Revision of the Sports Strategy

Obviously that all our policymakers who outlined the games arrangements, were very talented and efficient, almost they covered all the matrix of sports development in the past arrangements (1984 and 2001) albeit the incredible endeavours have been made by the MYAS to hone the arrangements yet the results are as yet not a lot of motivating the explanation maybe due to the failure to execute the policies, everywhere we find new challenges to cover every one of the regions while executing the approaches. Goals based sports arrangements must be outlined by the MYAS with the assistance of other supporting offices. Need should be given to the accompanying focuses:-

1. Great Governance in sports:

Sports has turned into a point of convergence, it fills in as a significant part of financial improvement of a country. Great administration ought not to be a simple recognition; continuous self-appraisal will permit the association to think about what is attainable and what is alluring at the nearby level. Great coordination/contact is expected among the offices which are working in various roads for the advancement of sports.

2. Focus on Physical proficiency:

Physical Education Teachers (PET's) play a major job in adolescence, as far as possible from Kindergarten through twelfth grade. The public authority must ensure that adequate numbers of qualified PET's and Coaches will be appointed in the schools. P.E.T's. educate young understudies on solid living, work out, and physical fitness. They organize and supervise athletic activities during class and instruct students on appropriate work-out schedules and procedure. In instructive settings, just the PET is mindful to show actual education to the understudies. The approach ought to be planned in such a manner so that scientific empowerment of PET's will be well denied, as there is no doubt that PET's are the just overlooked yet truly great individuals who can deliver more abilities.

3. Increment the quantity of sports Infrastructure according to the quantum of the Populace:

For a nation of over 1.30 billion, the it isn't to exist sports foundation acceptable. At the school level, numerous understudies endeavour to achieve greatness in sport; however the question is 'where' they can play? With growing urbanization, open ground spaces are vanishing all over the place. Absence of room in schools is frequently promoted as a justification for not leading the in-school PE/school sports program. Government is spending a decent sum in sports and its improvement yet at the same time we are battling hard to get awards in International Rivalries. Need examination is fundamentally expected to defeat this issue.

4. Ability Identification Development Ecosystem:

'Scientific determination' processes can be considered as a more proactive procedure by which identification of the talented happens. The foundation of the "Provincial Olympic Mission" will likewise fortify the ability identification process. The skill of a lot of sports in the rural zone is just the need to enrich the abilities via looking through the ability, Olympian Limba Ram, a pro bowman is a live-conscious illustration of this.

CONCLUDING REMARKS:

The purpose of this article is to recommend a few focuses to fortifying the current games strategy. Sport-related improvements, for example, office development and occasion facilitating have been justified from an economic development perspective but it is well-established reality that game has an extraordinary ability to serve the local area with full viability. Customary games exercises and

contests encourage a more noteworthy feeling of attachment inside the local area. Numerous wide viewpoints have been remembered for the 2001 games strategy yet, the results are not exceptionally viable, this might be because of the lacuna in the execution of the arrangements at the grass root level. It is something amazing that since the year 2001, no administration has attempted to alter the games strategy. Albeit a draft was ready by a then government in the year 2007, because of not a great explanation, the work couldn't be practiced for the year. Over the beyond 10 years, Indian games offices at the neighbourhood, provincial and public level have been considerably improved with the assistance of Government support as well as the NGO's contribution but the reach / accessibility of these facilities is still confined to the limited populace. Government and Non-Government organizations have worked a great deal for the wide basing of sports in the nation, however a great deal is to be done at this point in such manner. Sports Policy ought to be reviewed every Five years. In this case, we must adopt the China strategy. China keepschanging its games strategy for eachimpending Olympic. Our players and their mentorsought to know about the offices accessible to them according to sports strategy, for this government ought to sort out an assortment of studios every once in a while and there is a need to arrange continuous public level course/gathering on the games strategy, any idea of endeavouring to evaluate the viability of sports strategy work is to be valued, so that the amendment of specific places of the games strategy can be included future approach.

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MAKE IN INDIA: IMPACT ON INDIAN ECONOMY

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ABSTRACT :

The launch of ‘ Make in India’ movement has a great impact on Indian Economy and growth of Indian Business sector, through the objective and strategies have different effect upon the economy and status of India in the world scenario. The paper traces the nature of Make in India economy. It outlines the changing contest of economy and indicates changes in the nature of this moment.

KEYWORDS : Make in India, Growth, foreign direct investment, GDP Economy

INTRODUCTION:

Make in India is an international marketing campaigning slogan coined by the prime Minister Narendra Modi on 25th September 2014, to encourage the companies around the world to invest and manufacture their products in India. He has launched this ambition campaign with an objective to turn the country into a global manufacturing hub. To achieve a manufacturing led transformation, India would need to undertake a structured and planned approach in review manufacturing, gain global competitive advantage and gain global leadership. In order to succeed in this campaign, it was important to be open to capital and expertise from all over the globe and implementation of GST will make India one market and strengthen overall programme. Doing business in India today is much more difficult than elsewhere, but the government wants to change this. Several pressing issues prompted the launch of this campaign. First and foremost is India needs to reboot its economy. After several years of gross national product growth averaging 7.7% between 2002 and 2011, this pace slowed down to around 5% in 2013 and 2014. Secondly India needs more jobs for its young people. Recently, on an average 5 million new jobs have been created each year, but around 12 million people join the workforce each year. India’s labour force is expected to grow to 600 million by 2022. Job creation will fight poverty and help divert people from agriculture, which has a low capacity to sustain their livelihood. Thirdly, India’s economic development model has been quite peculiar, offering privileges to skilled labour often employed by foreign companies. That is why today manufacturing in China makes up 34% of gross domestic product. The Chinese have positioned themselves as the workshop of the world, accounting for 22.4% of global manufacturing while India accounts for only 2% India’s manufacturing sector is less productive compared to its competitors and accounts for only 15% of its GDP. The government has set a target of 25% of GDP by 2022.

OBJECTIVES:

- 1) To study Make in India concept.
- 2) To study the Impact of make in India on India Economy

Pillars of Make in India

Manufacturing in India is the main vision of the government and leads to national development. The initiative is built on four pillars which are as follows:

New Processes: The government is introducing several reforms to create possibilities for getting FDI and foster business partnership. This reform is also aligned with parameters of World Bank’s Ease of Doing Business index to improve India’s ranking on it. Make in India recognizes ease of doing business as the single most important factor to promote entrepreneurship. A number of initiatives have already been undertaken to ease business environment.

New Infrastructure :

The government intends to develop corridors and build smart cities, create world class infrastructure with state of the art technology and high speed communication. Innovation and research activities are supported by a fast paced registration system and improved infrastructure for IPR registrations. Along with the development of infrastructure, the training for the skilled workforce for the sectors is also being implemented.

New Sectors :

This campaign has identified 25 sectors to promote with the detailed information being shared through an interactive web portal. The government has allowed 100% FDI in Railway and removed restrictions in Construction. It has also increased the FDI to 100% in Defense and Pharmaceutical.

New Mindset :

This initiative intends to change by bringing a paradigm shift in the way Government interacts with various industries. It will focus on acting as a partner in the economic development of the country along with development in corporate sector.

Advantages of Make in India

The concept of Make in India is a good initiative taken by the NDA Government and it is definitely going to effect the socio-economic growth of our country, especially in providing employment opportunities and industrial growth. To accomodate the 300 million people who will join India's workforce between 2010 and 2040, each year 10 million jobs are needed. It is expected that the manufacturing sector will create about 100 million jobs by 2022. In addition to this the other advantages of Make in India are as under.

Manufacturing sector led growth of nominal and per capita GDP. While India ranks 7th in terms of nominal GDP, it ranks a dismal 131st in terms of per capita. GDP. Employment will increase manifold. This will augment the purchasing power of the common Indian, mitigate poverty and expand the consumer base for companies. Besides, it will help in reducing brain drain.

Export-oriented growth model will improve India's Balance of Payments and help in accumulating foreign exchange reserves (which is very important given the volatility in the global economy with multiple rounds of Quantitative Easing announced by major economies).

Foreign investment will bring technical expertise and creative skills along with foreign capital. The concomitant credit rating upgrade will further woo investors.

Main Focus of Make in India

The main focus of Make in India Campaign is mainly in 25 sectors. Almost every sector is capital –intensive and demands a lot of skill. So, with the more and more investment in these sectors, the main focus will be on increasing employment and the use of advanced technology. These sectors are Automobiles, food processing, Renewable energy, Automobile components, IT and BPM, Roads and highways, Aviation, Leather, Space, Biotechnology, Media and entertainment, Textiles and garments, Chemicals, Mining, Thermal power, Construction, Oil and gas, Tourism and hospitality, Defence manufacturing, Pharmaceuticals, Wellness, Electrical machinery, Ports, and Electronic system and Railways.

Impact on Indian Economy

Impact of Make in India on Manufacturing Sector

The main and the prime motive of make in India campaign is to strengthen the manufacturing sector. This campaign mainly focuses on this sector just because there is a lot of scope of growth, employment, and contribution in the economy from this sector.

The main initiative is to make India, a global manufacturing hub. The main thrust of this campaign would be on reducing waiting period of clearance for the manufacturing projects, create requisite infrastructure, and encourage easy way for the corporate firms to do business in India.

The aim was to increase the contribution of the manufacturing sector up to 25% in the Gross Domestic Product of the country's economy. Earlier, the contribution was limited up to 15% but the impact of Make in India has increased the contribution by 7.6% in 2015-16 In the last several years. This was the fastest change in the sector.

Make in India Impact on Construction Sector

The real estate sector of the country is the second-largest sector. The employment statistics in this sector is more than 35 million. The approximate share of this sector in the GDP was 62%-63% in 2009-10 and the government intends to increase this contribution up to 70%-75% by 2030

According to the 2011 Census, approximately 377 Million populations is currently residing in the urban sector of the country, while the campaign aims at increasing this number up to 590 Million by 2030.

The growth of this sector was consistent and the sector grew about 30% in 2005-08 But, the global financial crisis in 2008 affected the growth rate of the construction sector very badly. If you believe the stats, then sector alone is worth USD 78.5 Billion and the government is planning to increase the worth up to USD 140 Billion by 2017.

Impact on the Tourism & Hospitality Sector

There is no denying the fact that India is a country that is rich in heritage. People from all over the world step in India to enjoy the ancestral heritage, ancient monuments, beautiful cities, heart-warming greenery, and great hospitality that India proudly possess India has left no stone unturned in attracting the tourist with various initiatives, like Incredible India and Athithi Devo Bhava.

This sector is the third-largest foreign exchange earner of the country. The total contribution of this sector in the GDP was 6.88% in 2012-13 And, the government wants to increase this contribution by 7.5% Every USD 1 Million investment in the sector creates 78 jobs; hence' increase in employment can be the reason of large investment. The government is also trying to increase the number of domestic tourists as well.

Make in India Impact on IT Sector

Everybody is aware of the growth that the IT sector is witnessing in the present era. If there is one sector in India that is developing at rapid speed, then that is IT sector. With the indulgence of the youth and the foreign companies opening up their branches in India, the contribution of this sector in the Gross Domestic Product is approximately 9.3% India proudly holds the third position in the list of startup hubs. India has encouraged 4200 start-ups in the country. And, the total revenue of this sector is USD 130 Million.

With the help of Make in India, this has witnessed the highest growth since last five years in 2015. The sector has registered approximately 13.5% growth. The social, mobility, analytics and cloud market of SMAC market up to USD 225 Billion by 2020.

Make in India Impact on Automobile Sector

The impact of the campaign on this sector will be in a way that it will be the 3rd largest automotive market in the world by 2026. The production of two wheelers has grown from 8.5 Million units per year. The car market is expected to grow by 6 Million + units annually by 2020.

The contribution of this industry in country's GDP is approximately 45% The employment rate of the sector is about 19 million. India is the 7th largest producer of vehicles in the world and produces approximately 24 Million vehicles annually. 3.64 Million Vehicles annually. 3.64 Million Vehicles of the total production are exported annually.

The government is expecting to increase the position of the sector from 7th largest to 3rd largest by 2016-17, India is currently the 2nd largest producer of the two-wheeler, largest motorcycle producer, and the 5th largest producer of the commercial vehicle of the world.

CONCLUSION

Make in India is an ambitious project, with an aim for sustainable growth of the economy. With relentless policies towards this end, it is possible to make India the powerhouse of manufacturing sector in the world. At this moment, our prime Minister's Make in India campaign appears to be an imaginative marketing campaign. But there is much thought and even more work that is required to convert this to reality. Make in India theme and also accept that this is an opportunity before us and we must cash it. This project will help us to stand globally with strong economy along with our Indian brand through Make in India. Creates job opportunities and looks for overall development of India, But like every coin has two sides Make in India is not in the favor of agriculture development, Indian has the capacity to push the GDP to 25% in next few years. The government of India has taken number of steps to further encourage investment and further improve business climate. " Make in India " mission is one such long term initiative which will realize the dream of transforming Hub. Start-ups in the core manufacturing sectors are poised to play a crucial role in the success of Make in India.

At the end it can be concluded that the concept of Make in India Will definitely going to boost up the Indian economy and will help in meeting the major challenges of poverty, unemployment, low per capita income and help in sharing the burden of government.

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E-BANKING: DIGITAL INDIA

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ABSTRACT:

E-banking could be a ever-changing face of the long run banking. the knowledge & Communication Technology has affected each sphere of human life. The industry is currently moving apace to technological change. The e-banking is doing banking transactions via net throughout the globe. it's on the market twenty four hours. twelve months a year. The pace of the expansion of the e-banking shows, it'll be a ever-changing face the long run banking. The new trends in e-banking square measure ATM, SMS/Mobile Banking, on-line Banking. Virtual Banks etc. For the higher implementation of e-banking correct software package, infrastructure, cyberlaw, and consummate workforce square measure required. There square measure several problems with the e-banking like authentication. security, hackers, phishing etc. The aim of the paper is to summary the e-banking, the problems related to e-banking and check out to explore the long run challenges and prospects of e-banking

KEYWORDS: Banking. Online/ Digital India

INTRODUCTION:

The banking sector is always tried to harness with the latest technology to improve their products and services. They adopt the technologies like telephone, fax, Computers, Internet etc. There is a policy, always keep the pace with the changes in the market environment. If you are not able to keep the pace, you will lose the race of success. Today's banks are adopting the technological changes for the extent of their services. With the corporate popularity of the Computers, easy access to internet, the banking sector starts to serve their pers. With the means The E-Banking delivering traditional banking services via internet. E-banking is generally known as online banking. E-Banking includes the way that enables financial institutions, customers, individuals to access accounts, transact business, or obtain information on financial products and services through a public or private network, like internet mobile phone. The internet banking enables the customer to perform the basic banking transactions through Personal Computer or Laptop anywhere in the globe. It is available 24 hours a day, 365 days a year and you can operate your account anytime anywhere at your convenience. "Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society."

Digital India|Bharat|Asian country|Asian nation} may be a campaign launched by the govt. of India so as to confirm the government services square measure created accessible to voters electronically by improved on-line infrastructure and by increasing web property or creating the country digitally sceptred within the field of technology. The initiative includes plans to attach rural areas with high-speed web networks. It consists of 3 core components: the event of secure and stable digital infrastructure, delivering government services digitally, and universal digital acquisition

REVIEW OF LITERATURE:

Organization theorists and practitioners have defined e-banking in various ways. A Survey of Electronic Banking Electronic Cash and Internet Gaming (2003), has defined electronic banking as

"an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick and mortar institution"

Commonwealth Bank of Australia, (2006) defined E-banking as a range of banking services that utilize electronic equipment". Electronic equipment's are ATM machine card (plastic). PIN, password, code or net code Ehou and Chou (2000) identified five basic services associated with online banking: view account balances, and transaction histories: paying bills, transferring funds between accounts: requesting credit card advanced; and ordering checks.

E-banking is the waves of the future. It provides enormous benefits to consumers in terms of case and cost of transactions, either through internet, telephone or other electronic delivery channels (Nsouli and Schaechter, 2002)

OBJECTIVES:

- 1) To know and describe the e-banking.
- 2) To identify the forms of e-banking.
- 3) To identify the future challenges before the e-banking.
- 4) To identify the Digital banking.

METHODOLOGY:

This study is an endeavour to supply an summary of E-Banking. The study relies on secondary knowledge collected from surveys reports conducted by money establishments, reports of economic establishments, dissertations, analysis articles books etc

LIMITATIONS:

The study is based only on the overview of the E-Banking. There is need to study more on other issues with the E Banking

FORMS OF E-BANKING:

1) ATM:

In 1967 Barclays introduced the world's first automatic teller machine (ATM). ATMs are known by various other names including Automated Transaction Machine, automated banking machine, cashpoint (in Britain), and Any Automated Teller Machine is a computerised machine that provides facility of accessing Theis accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch It is a data terminal, the ATM is connected to a host processor. The host processor is parallel to an Internet Service Provider (ISP) in that it is the gateway through which all the various ATM networks become available to the cardholder. ATM has two input devices- card reader and keypad. An ATM has four output devices- Speaker, Display screen, Receipt printer, cash dispenser.

Credit Cards/ Debit Cards:

Credit Card:

"A card issued by a financial company giving the holder an option to borrow funds, usually at point of sale. Credit cards charge interest and are primarily used for short-term financing Interest usually begins one month after a purchase is made and borrowing limits are pre-set according to the individual's credit rating A Credit card is issued on account of the credit provider to the cardholders. The cardholder indicates consent to pay by signing a receipt with a record of the card details and indicating the amount to be paid or by entering a personal identification number (PIN)."

b) Debit Card:

"A card which allows customers to access their funds immediately, electronically. Unlike a credit card, a debit card does not have any float.

The main difference between the Credit card and debit card is, when a debit cardholder use the card, the amount is deducted from the balance of cardholder. The cardholder uses the amounts have in the account. While in case of Credit card the cardholder can use more than amount that actually exist in the account.

3) Mobile Banking:

"Online banking functions performed via a handheld mobile device (PDA, cell phone, etc). "T Today's most of the mobile handsets are fully upgraded with the WAP and GPRS to deliver the services of the internet. Now the broadband services are also available for the mobile internet. With the internet the customer can check their account statement, make transactions & can avail other services of the banks. The mostly used service on mobile banking is SMS services. The customer can check their account balance with a SMS. If any transaction took place the bank will alert you via SMS.

4) Virtual Banking:

"Internet based financial institution that offers deposit and withdrawal facilities, and other banking services through automated teller machines or other devices without having a physical (brick and mortar) walk-in premises.

Virtual banking is defined as banking services via means other than traditional physical branches. Today, virtual banking exists in the forms of ATM, mobile banking and Internet banking

5) E-Money Transfer:

"An electronic funds transfer (also known as EFT) is a system for transferring money from one bank to another without using paper money. Its use has become widespread with the arrival of personal computers, cheap networks, improved cryptography and the Internet."

Today's fast changing electronic banking channels have massively improved the flow of E-Money Transfer across the world. Banks have grown up relations with many International financial agencies to master the inflow of remittances. The most popular operator is Western Union Money Transfer.

6) UPI App Payment:

Simple, secure way to send money, recharge mobile, pay bills, buy PlayStore Recharge Code. Pay directly from your bank account, with the security of Google PIN and UPI PIN. Get offers. Secure Payments app. Top up Play Store Balance. Earn Scratch Cards. Free money transfers

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E-Banking Frauds:

1) Phishing:

"Phishing the term coined by hackers who imitate legitimate companies in e-mails to entice people to share passwords or credit-card numbers"

In computing, phishing is a criminal activity using social engineering techniques. Phishers attempt to fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication, eBay and PayPal are two of the most targeted companies, and online banks are also common targets. 11 The word is

derived from fishing. In Phishing the Phisher send an email to fraud the recipients. Generally, they ask about credit card details, username password, PIN (Personal Identification Number) etc. Sometimes it looks like mail has sent by the bank. Phishing is a new way of High-Tech fraud for internet users.

2) Spam:

“Spam is unsolicited commercial email, the electronic equivalent of the junk mail that comes through your letterbox, 12 Spam is an email sent for commercial purpose without the permission of recipient. Generally they include, drugs advertisement, get rich quick scheme, university degree, lottery etc. The spam mail look like a personal email, so many of the recipient get scammed by the spam mail. The main purpose behind spam is, the sender wants to see the mail & may enroll for their offers.

3) Spyware:

Spyware is a type of malware (software) that is installed in the personal computer without the permission of the user. The main work of spyware is to collect the personal information from computer. It is very difficult to find out whether the spyware is installed in the computer or not. If the computer is connected with the computer, the spyware monitor the work of the user, collect the information like username and password and other important information.

SECURITY:

1) Authentication:

The online banking service provider should have effective and reliable methods to authenticate customers. An effective authentication system is necessary to safeguard customer information, to reduce fraud, to inhibit identity theft, and to promote the legal enforceability of their agreements and transactions. 13 There are many authentication tools and methodologies used by financial institutions like Personal Identification Number (PIN), digital certificates, smart cards, passwords, USB Plug-in etc.

2) Privacy:

Privacy regarding consumers' information is very essential, consumers may ask the banks how they retain their personal information. They may check whether the financial institution sharing their information with the third party or not. So, the institution should clear its privacy policy with their customers.

3) Data Integrity:

Refers to the validity of data. Data integrity can be compromised in a number of ways like Human errors when data _____

<http://en.wikipedia.org/wdki Phishing>

Paul Oldfield, Viruses and Spam, 2004, www.suphos.com is entered". Errors that occur when data is transmitted from one computer to another. Software bugs or viruses. Hardware malfunctions, such as disk crashes etc. The banks should provide the reliability of the process and output regarding online transactions. The banks should 155N 2249-4280 68 guarantee the integrity of data moving between the bank customer and the computer server. They should safeguard assets of the customers.

PRECAUTIONS:

- Do not entertain unexpected e-mails.
- Use best antivirus software & update the software frequently.

- Change your password time to time.
- When you accomplish your online transaction, properly log out your account.
- Do not reply any email which seeks your personal information or your account information.
- Always use your personal computer or laptop for online transaction, avoid using cyber cafe for net banking .
- Check your account balance regularly.
- Use SMS alert facility of the bank.

FUTURE OF E-BANKING:

Banking has gone electronic over the last few years, in line with the global trends. Today, banks are not only allocating their core banking operations, but also increasingly using Information Technology for front-end customer-intensive operations.

Banks and financial institutions are in the process of Web-enabling their services in order to offer Internet banking services to its customers. It is the changing face of the future banking. The following services will be more famous in the future via E-banking.

- 1) Access our bank accounts
- 2) Receive Healthcare
- 3) Transfer money 4) Make investment
- 5) Pay Electricity Bills, Telephone Bills etc
- 6) Apply for loans
- 7) File tax returns
- 8) Purchase goods and services
- 9) Top-up mobile phones
- 10) Track parcels and shipments.
- 11) Access governmental services
- 12) Vote
- 13) Play online games

CONCLUSION:

E-Banking or net Banking is providing banking services via net. There are varied varieties of E-Banking like ATM positive identification, mastercard, Mobile Banking, Virtual Banking. the foremost vital problems with the e-banking is fraud like phishing, spam and spyware. due to that the majority of the folks ignore to just accept the e-banking. however, the new technologies within the field of informational communication technology (ICT) are safer than currently. the longer term of banking are E-Banking

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“A STUDY ON INDUSTRIAL WOMEN EMPOWERMENT CHALLENGES IN INDIA”

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ABSTRACT

Women constitute almost 50% of the world's population, but they accomplish it resting on an unstable ground. With changing scenario the contribution of women in progress and other economic activities is said to be on the rise but development activities have benefited only a diminutive segment of the women. Today women's empowerment has become one of the most important concerns of the 21st century. Since the beginning of the twentieth century their position has gradually and gradually changed. The study found that women in India are relatively underdeveloped and, despite many efforts by the government, are somewhat inferior to men. Gender gaps exist regarding access to education and employment. The power of decision-making at home and the freedom of movement of women vary greatly in their age, education and employment status.

Women's empowerment does not mean 'empowering women', but equality instead of masculinity. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. Women constitute half of the humanity, even contributing two-thirds of world's work hours. She earns only one-third of the total income and owns less than one-tenth of the world's resources.

KEYWORDS: Women, Empowerment, Issues, Challenges, Decision Making, Violence against Women

“A study on industrial Women Empowerment challenges in India”

In India, since long back, women were considered as an oppressed section of the society and they were neglected for centuries. In Vedic age, the women were declared to be innately unfit for independence. Since time immemorial, they have been subject to torture, mal-treatment and all sorts of misbehavior. Western impact influenced the Indian social-system and era of social reforms began during the 19-century. The term women empowerment is all about authority, or the power embarked on women sharing indistinguishable rights. The term refers to the liberation of women from socio-economic restraints of reliance. Women comprise around 50% of the country's population, and a bulk of them stays economically dependent on each other without employment. In the age of feminism, a small portion of women in India are freed and can employ their free will and are permitted to carve out their lives the way they want. But there is a considerable division of the women in this nation who require optimistic support. In most Indian villages and semi-urban cities, women are still denied fundamental education and are never authorized to continue higher education despite amassing the understanding required.

INTRODUCTION

Women are known for multiple roles effortlessly per day, and thus, they are considered the backbone of every society. Living in male-dominating societies, women play a wide range of roles, such as caring mothers, loving daughters, and capable colleagues. The best part is that they fit the bill perfectly in every role. Nonetheless, they've also stood as a neglected bunch of society in

different parts of the world. In turn, it has resulted in women surviving the brunt of unevenness, financial trustworthiness, oppression, and distinct social evils. Women have been residing under the shackles of enslavement for centuries now that impedes them from attaining professional as well as personal highs. Being an NGO for women empowerment in India, Hindrise Foundation has designed our dynamic and transformation-oriented programs in such a manner that the grooming of impoverished young girls will uplift the condition of the nation.

In recent times, everyone is pointing on the empowerment of women. It's right to say that women's empowerment has become the necessity of the time. Women should possess liberty, faith, and self-worth to opt for their needs and demands. Discrimination based on gender is useless and is having zero worth by looking at the growth of women in the last few decades. Women are paid less and are treated as a cook and slave in families, and their real potential fails to get highlighted. Women empowerment in India is required to overcome situations of such types and to provide them with their independent role in Indian society. Empowering women is a necessary right of women. They should have proportional rights to contribute to society, economics, education, and politics. They are approved to gain higher education and receive a similar treatment as men are receiving.

OBJECTIVES OF THE STUDY:

1. To know the thoughts of women empowerment.
2. To analyse the factors that disturb women's empowerment.
3. To make useful suggestions in the light of the findings.

RESEARCH METHODOLOGY:

Secondary data which is collected from various reports of national and international agencies, various authentic websites, magazines and e-content related to Women Empowerment.

CHALLENGES OF WOMEN EMPOWERMENT :

There are many challenges facing women's rights issues in India. Targeting these issues will directly benefit women's empowerment in India.

Education:- The country has taken a leap since independence and is concerned about education. The gap between women and men is wide. 82.14% of adult males are well educated, while in India only 65.46% of adult females are considered literate. Gender bias is in higher education; specialized vocational training that strongly influences women in employment and achieves top leadership in any field.

Poverty:- Poverty is considered to be the biggest threat to world peace and eradication of poverty should be as important a national goal as eradication of illiteracy. This leads to the exploitation of women as domestic helpers.

Health and Safety:- Women's health and safety issues are paramount in the interest of the country and are important factors in the assessment of women's empowerment in the country. However, there are worrying concerns where mothers are concerned.

PROFESSIONAL INEQUALITY:- This inequality is prevalent in employment and promotion. In government offices and private industries, women face a myriad of barriers in a male-dominated and dominated environment.

HOUSEHOLD INEQUALITY:- Family relationships around the world, especially in India, are showing gender differences in very small but important ways. Sharing homework, childcare, and trivial workloads from the so-called division of labor.

UNEMPLOYMENT:- It is becoming more and more difficult for women to find the right job for themselves. They become more vulnerable to exploitation and harassment in the workplace.

UNBEARABLE CONDITIONS:- Uneducated women are more likely to divorce and leave their husbands at any stage of life. They will have to live their whole lives for fear of divorce. In some cases they have to end their lives due to unbearable circumstances.

CONCLUSION

It is essential to note that though the Constitution of India has been in existence for more than sixty years, the rise of women's status to one of equality, freedom, and dignity is still a distant dream. For the past five years, India has been looking to enhance women's entitlements in social and economic fields through scores of schemes, guidelines, and packages. There is no denying that there was an improvement in the situation, considering that the women today are educated to a great extent, up to the level of graduation, and are occupying high positions, which include very senior management positions. There are even instances where women have become entrepreneurs. However, there is a significant difference concerning the control and influence exerted, and the compromises made by married women and single women. In institutional settings, independent administrative departments, employment agencies, and commissions, women have risen both at the Central and the state government levels. Women's mobility and their networking with the international community often provide forceful expression to calls for women's upliftment and issues in the legislature, government, and judiciary for reviewing the rigid standards of patriarchal society. Women enter into training and employment and more than 50% of women are hired.

Simple access to education and employment can only accelerate the process of empowerment. However, achievement of this goal depends more on attitude. Unless the attitude towards the tacit acceptance of unequal gender roles by society and even among women themselves changes, women will be denied the opportunities for empowerment provided to them through constitutional provisions, law etc. Until this aim is achieved, one cannot say that women are empowered in India in any real sense.

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AUTONOMY OF CENTRAL BANK

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INTRODUCTION-

Central bank independence became a fundamental issue in economic policy debate twenty years ago. Back then, the main question arising in the academic and policy debate was the independence of central bank in the pursuit of monetary stability, an objective which had become of paramount importance, given the inflationary excesses of demand-driven economic policies in the 1970s and 1980s.

Governments needed a brake to avoid taking destructive actions when the siren of inflationary temptation appeared, and like Ulysses at the mast, central banks around the world were granted independence to achieve inflation control. One goal: price stability, one instrument: monetary policy was the recipe adopted almost universally. It was a relatively easy paradigm to enact legally.

Hence, central bank laws were changed to make price stability the primary mandate and to grant independence to the central bank in the pursuit of this objective. The Maastricht Treaty made it a condition sine qua non for entry into European Monetary Union, and the International Monetary Fund made it often a “condition” attached to the programs of reform that countries submitted in order to get access to Fund financing. And it seemed to work remarkably well in the fight against inflation. But, as with any economic theory, it had some fault lines. The first one refers to the primacy of the goal in all circumstances; inflation is surely a concern in an inflationary environment but not in a deflationary one. And in the context of the financial crisis 2007-2009, central banks main concern shifted from price stability to the need to restore financial stability. The second fault line refers to the measurement of inflation. Following Goodhart’s law, any observed statistical regularity will tend to collapse once pressure is placed upon it for control purposes¹, the measurement of inflation largely ignored asset prices, in particular house prices, thus being unable to identify and combat the “elephant in the room”, that is a large asset price bubble that eventually burst in August 2007.

The list of central bank functions is open-ended and dynamic, comprising note issue, government finance, monetary policy, banking supervision and regulation, banker’s bank and lender of last resort, smooth operations of the payment systems, management of gold and foreign reserves, conduct of foreign exchange operations, debt management, exchange controls, development and promotional tasks and others.

There has always been a strong connection between the central bank and the government. They have built a special relationship: the central bank has been consciously awarded privileges by the government, and in exchange it has been expected to provide certain services and functions for the government. However, this special relationship has not always been easy; indeed, at times it has been rather confrontational. The argument for “monetary independence” (i.e., central bank independence in the pursuit of a price-stability oriented monetary policy) is relatively straightforward. Experience has shown that political institutions often do not maintain stable prices. They have several powerful incentives to expand the money supply beyond the rate of real growth in the economy.

In nondemocratic societies, the control of the money supply is an important instrument of economic policy that can address various political needs, most notoriously the financing of government needs. In a democracy, political parties try to appeal to various constituencies and in their eagerness to increase economic activity, the incumbent party may engage in inflationary policy in the period immediately before an election in order to raise employment, and create a strong, if temporary, sense of euphoria among voters that translates into votes for the politicians then in office. It is against this background that independent central banks find their contemporary justification: central bank independence is conceived as a means to achieve the goal of price stability. How can giving freedom (i.e., independence) to unelected officials be reconciled with a society remaining democratic? The answer is: through accountability. To begin, it is important to point out that authority is not given away, but “delegated”. Democratic legitimacy is a prerequisite for the establishment of an independent central bank. The creation of such an entity must be the fruit of a democratic act (an act of the legislator, a constitutional decision or a treaty provision). It is then in the continuing life of that entity that accountability becomes necessary: the process of bringing back (by giving account, explaining, justifying or taking measures of amendment or redress) that independent entity to the procedures and processes of a democratic society. A clearly specified mandate is given by parliament, and the agency to whom the mandate is given, be it the central bank or another agency, is then left to get on with carrying it out.

DIFFERENT TYPES OF CENTRAL BANK AUTONOMY

A distinction can be made between the following kinds of autonomy: (i) goal autonomy, (ii) target autonomy, (iii) instrument autonomy and (iv) limited autonomy,

Goal autonomy- entrusts the central bank with responsibility for determining the monetary policy and exchange rate regime, or simply the monetary policy if the exchange rate is floating. Goal autonomy, in principle, gives the central bank authority to determine its primary objective from among several objectives included in the central bank law or, rarely to determine the objective if there is no clearly defined objective. Thus goal autonomy is the broadest degree of autonomy and authority. A case in point is the Federal Reserve System in the United States, which includes both full employment and price stability among several potentially competing objectives.

Target autonomy- also entrusts the central bank or monetary authority with responsibility for determining monetary policy and the exchange rate regime, or simply monetary policy where the exchange rate is floating. In contrast to goal autonomy, target autonomy has one clearly defined primary objective stipulated in the law. The Statute of the European Central Bank (ECB) is one example where the primary objective is price stability with the target determined by the ECB.

Instrument autonomy- implies that the government or the legislature decides the monetary policy or target, in agreement with the central bank and the exchange rate regime, but the central bank retains sufficient authority to implement the monetary policy target using the instruments it sees fit. One example is the Reserve Bank Act of New Zealand. There may also be a contract or an agreement between the government and the central bank that is not explicitly stipulated in the central bank law, as for example in Canada and Norway. Usually, currency board arrangements will also be considered having some degree of instrument autonomy, unless the central bank has the authority to determine that a currency board arrangement shall be the monetary anchor.

Limited or no autonomy means that the central bank is almost a government agency. The government determines the policies (objectives and targets) as well as influences the implementation. The latter is the case mainly in centrally planned economies and in some developing countries.

CLEARLY DEFINED AND PRIORITIZED OBJECTIVES, TASKS AND FUNCTIONS

Economic Policy (Macro) Objectives-Achieving and maintaining domestic price stability should be the primary objective of a central bank, since price stability is the best contribution monetary policy can make to sustainable economic growth. This follows from the analytical view that monetary policy is best suited to achieve medium-term control over inflation, while its output and employment effects are not seen as either sufficiently predictable or permanent to increase economic activity and lower unemployment. Therefore, if other macroeconomic objectives are not made subsidiary to price stability, they can weaken the credibility of monetary policy by eroding clarity and transparency. Some small open economies have decided that maintaining domestic price stability can best be achieved by pursuing a fixed exchange rate policy, which presumes that the economy and the anchor currency are affected similarly by exogenous shocks and there is a political commitment to make the necessary adjustments of the real sector.

Financial System (Micro) Objectives- The objectives of ensuring both price stability and a sound financial system are mutually consistent, at least in the longer run. While inadequate monetary policies could lead to inflation and contribute to a shaky financial system, an unsound financial system could lead to a systemic financial crisis and impinge on monetary policy and, thereafter, on price stability. In general, recent central bank laws thus prescribe the soundness of the financial system as an objective that is subordinated to medium-term price stability. To avoid possible conflicts of interest, it is important that the laws specify the central bank's role regarding:

Lender of last resort: The central bank should only support illiquid—but solvent—banks that are of systemic importance. It should only be authorized to do so against clearly defined collateral, which could include government guarantees;

Payment systems: The design of the payment systems is crucial for reducing systemic risk and, thus, the likelihood of the central bank having to function as a lender of last resort. Accordingly, the central bank should have the authority to oversee key aspects of the payment system;

Banking supervision: There is a potential conflict between conducting monetary policy and banking supervision. A central bank could be tempted to relax monetary policy to address financial sector problems that might have arisen because of weaknesses in its supervision instead of addressing the underlying structural problems. This, combined with the growing integration of financial service providers, is viewed by some as a good reason to separate the responsibility for prudential supervision from the central bank and to entrust it to an autonomous specialized agency. On the other hand, a government agency in charge of banking supervision may be more prone to political pressures to license weak banks and not to enforce prudential regulation—particularly for state-owned banks. This may undermine monetary policy more than an autonomous central bank in charge of banking supervision. In some countries, the central bank may be the only institution with adequate resources and sufficient strength to withstand potential government interference on supervisory matters. It is just as crucial that the same guiding principles ensuring consistency between objectives, authority, autonomy, and accountability for monetary policy also be used for the delegation of authority to supervise the financial sector.

RBI AUTONOMY AND PERFORMANCE OF MONETARY POLICY IN THE POST LIBERALIZATION PERIOD

As well conveyed by the former RBI governor, Dr. D. Subbarao, in recent times, there has been a need for greater independence of the Reserve Bank of India (RBI) as a prerequisite for implementing an effective monetary policy.

In the past, RBI governors have exhibited independence in their monetary policy decisions. Balachandran (1998) points out that in the mid-fifties, the then governor of the RBI, Rama Rau, who was interested in developing the bill market resigned because of pressures from the Finance Minister TT Krishnamachari who imposed a steep rise in the stamp duty of bills that effectively destroyed the bill market. In 1964-65 Finance Minister TT Krishnamachari even claimed for the Government the right to announce Bank rate changes when Parliament was in session. But P. C. Bhattacharyya was able to defend the RBI's right to announce the Bank Rate, and was also able to raise rates. According to Balachandran (1998), such symbolic rights are also important for autonomy. In case of financial independence of central banks, which has gained importance in recent years, some economists explicitly talk about the fiscal-monetary policy nexus. In India, monetary policy has been very much conditioned by the stance of fiscal policy.

The basic philosophy behind the monetary-fiscal relationship during the pre-reform period was not in the Reserve Bank autonomy but the importance of the agreement to ensure that monetary and fiscal policies work in harmony and proceed in the same direction. Accordingly, when the fiscal policy was dominant, the Reserve Bank's monetary policy generally played an accommodative role to fiscal policy (RBI, 2006). The large size of the Government borrowings in the pre reforms period often posed problems for the monetary authority that could not raise the interest rates as the Government was averse to higher interest rates. This forced the RBI to adopt other measures without directly raising the cost of borrowing for the Government. Thus, faced with inflationary pressures, the RBI had to tighten its monetary policy by imposing an incremental CRR in 1960 although it wanted to raise the Bank Rate. This measure, however, could not restrain the expansion of bank credit as banks met this requirement by liquidating their holding of Government securities, thereby leading to a slumping in the Government securities market. It was not until 1963 that the Reserve Bank could raise Bank Rate by 50 basis points. Thus, the Reserve Bank's freedom to choose the monetary tool it wanted to employ was, to some extent, compromised.

Moreover, during the 1960s, the RBI's Open Market Operations (OMOs) increasingly threatened to demoralize its monetary policy instead of coordinating with it. During 1960- 66, the RBI raised its Bank Rate from 4 per cent to 6 per cent and initiated a series of measures to restrict monetary expansion. However, to stabilise market conditions, the RBI became a net purchaser of Government securities through its OMOs, thereby infusing liquidity into the system and causing inflation. The coordination between the two policies was present only when drastic monetary control measures were required.

One of the key reasons for the macroeconomic crisis of 1991 was the unrestrained monetary accommodation of the fiscal deficits and the resultant monetary expansion which in turn resulted in double digit inflation. The high fiscal deficits, particularly revenue deficits of the central government, had set up a 'vicious circle of increased borrowing and attempts to force the banks to lend at below-market rates' (RBI, 1992). Fiscal dominance restricted the conduct of monetary policy. One of them was that since the banking system's resources fell short of the ever-increasing requirement of the government, the RBI monetised the fiscal deficits with the ratio of monetisation to GDP nearly doubling from 1.1 per cent during the 1970s to 2.1 per cent in the 1980s.

This led to inflation, which in turn, led to increasing government expenditure greater than its revenue mobilisation, thereby widening the fiscal deficit further.

The system of the scheme of ad hoc Treasury Bills facilitated monetisation of the fiscal deficit without limit and without prior approval. In the context of India's economic reforms of 1991, the reformers were in favour of central bank autonomy not only because of their faith in monetary policy but also because they believed that once the government's access to cheap credit from the RBI was curtailed, government borrowing would be limited. Since reformers considered the size of the fiscal deficit as India's number one economic problem, they backed central bank autonomy as a solution to that problem. However, India is believed to be a country with weak constraints on Government's access to central bank credit (RBI)

RBI AUTONOMY AND MONETARY POLICY POST 1991 VENKITARAMAN'S REGIME:

S. Venkitaraman was the eighteenth RBI Governor, who had previously worked as Finance Secretary for the Government of India. He served as RBI Governor for two years from December 22, 1990 to December 2, 1992. The country faced difficulties related to the external sector during his tenure. His short tenure saw the country tide over the balance of payments crisis. His term also saw India adopt the IMF's stabilisation programme where the rupee underwent devaluation and the launch of the programme of economic reforms. During his tenure, the interest rate rose from 10 per cent to 12 per cent, the rupee weakened from 17.50 to 22.69 and the GDP growth dipped from 5.29 per cent to 1.43 per cent. Moreover, the annual inflation (WPI) moved up from 10.30 per cent to 13.70 cent. Due to his short tenure in office, not much has been documented regarding his contribution.

RANGARAJAN'S REGIME:

C. Rangarajan succeeded S. Venkitaraman as the nineteenth RBI Governor from December 22, 1992 to November 21 1997. Prior to his appointment as the Governor, he held charge as RBI's Deputy Governor for over a decade. He was also a member of the Planning Commission and a member of the Tenth Finance Commission.

In the early nineties, prior to Rangarajan's appointment as the RBI Governor, the stagnation in the economy, rising government indebtedness, and scarcity of foreign exchange precipitated a balance of payment crisis. More openness was regarded as a solution. But more openness required more credible institutions. Poor fiscal finances had precipitated many outflows and currency crises in emerging markets and the same was the case in India. For the government, there were immense challenges on the fiscal front while RBI's job was to ensure monetary stability and inflation control.

Rangarajan's tenure as RBI Governor saw an era of fairly revolutionary changes in the Indian financial system. During the five years that he served as RBI governor, Rangarajan devised a monetary policy which would facilitate growth and ensure price stability. Most of the measures such as simplification and deregulation of interest rate structure, reorientation of reserve requirements with a view to improve banks' lendable resources, an improved supervision system, upgradation of information technologies and imparting a greater element of competition in the financial system contributed to lay down the foundation of a monetary policy to further strengthen India's new economic environment.

CONCLUSION-

The theory of public choice as well as financial independence aspect of central bank autonomy stresses on the presence of the fiscal monetary policy nexus and the importance of constitutional amendment for a pre-specified stipulation on central bank credit to government.

Keeping in mind that the flexibility of monetary policy is constrained by a larger fiscal deficit in a transition economy like India, this paper aims to study if the RBI had some degree of financial autonomy due to the two RBI Governors policy decisions under study, S. Venkitaraman and C. Rangarajan, around the critical time of India's economic reforms, most importantly in case of financing the Government's large fiscal deficit. Under Rangarajan, the central bank gained substantial freedom to conduct monetary policy primarily by getting the government to agree to pay market rates of interest for its borrowings and also by reducing its right to monetize deficits at will. Rangarajan's appointment as the RBI governor saw the discontinuation of the automatic monetization of central government deficits through the introduction of Ways and Means Advances (WMA) which is regarded as a major step towards the achievement of greater discretion of the RBI. Compared to Venkitaraman's tenure, the tenure of Rangarajan, who was not considered a government ally and whose tenure was longer, saw higher growth rate, appreciation in exchange rate and rise in stock prices. Inflation rate was lower despite large fiscal deficit as the net RBI credit to the central government could be contained. The RBI has greater flexibility in the choice of its assets which, in turn, provide it larger expertise over management of liquidity in the system.

ANALYSIS OF TRENDS IN BSE SENSEX (2004 TO 2015)

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Community Youth, Youth for Unity and Voluntary Action (YUVA)

ABSTRACT

A country's health depends upon how smoothly its financial system is working which means that how swiftly the transaction is going to take place from one participant to others in the financial market where the trade between the lenders and the borrowers take place. The Lenders and Borrowers are the participants on the two sides of the market where the borrower is mainly the firm who needs money to Invest and the Saver is the one who save and lend the money. These firms capitalise their assets and sell them in the form of certificates which is virtual called as shares. The place where these shares are traded is called as the Stock Exchange. These stock exchange reduces certain risks and transaction costs by bridging the gap between these participants to trade as well as by making the transactions in the economy at ease which makes the economic health of the country stronger. On the other hand this also means that if it is affected by some variables in the economy then the country's health deteriorates which makes it weaker.

Bombay Stock Exchange's most oldest index is the SENSEX or the Sensitive Index which shows the ups and downs occurring in the financial system and in turn afflicting the whole economy. Therefore to predict the health of an economy it is necessary to analyse the behaviour of the Sensex and how it is influenced by the diverse factors.

Today's world is inter connected to such an extent that even a small up or down in one economy's financial system will affect the other economies of the world. Proper functioning of the Financial System depends upon many different factors and one of the essential factor is the Political Stability, for instance- No one would be obliged to invest their funds in Syria where there is no stability in the governance.

REVIEW OF THE LITERATURE

SENSEX is an indicator of the Capital market in India which is afflicted by loads of factors and is also highly volatile. It is altered on daily basis as well as on monthly basis which makes it more difficult to analyse which of the factor is influencing it. Some crucial researches have been done by different researchers while isolating the effects of that certain thing and how it is influencing the BSE Sensex in India.

Also many other factors affect the SENSEX as shown in the research paper published in 1996² such as Political Climate, Foreign Direct Investment Exchange Rate behaviour, Foreign Institutional Investment.

The research done by Chakra Dhana Panda shows that the Interest Rates on Government Bonds affect the Share prices. If the Interest rates are higher on the Govt. Bonds then the investors will demand more of risk free govt. bonds and the share prices go down due to the lack of demand for the Shares in the Stock Market.

RESEARCH OBJECTIVES

To study the behaviour of Indian Stock Market BSE SENSEX by taking into consideration 3 variables from 2004 to 2015.

To find out whether there exists any relationship between these factors and the BSE Sensex.

1. The first factor is the Legislative Elections held in India which occurred in 3 periods i.e.,

- 2004,
- 2009,
- 2014.

2.The Foreign Institutional Investments(FII)

3.The Exchange Rate i.e., Rupee (INR) against Dollar(USD)

DATA AND METHODOLOGY:

The research project is based on the secondary sources of data collected from official sites. It is a mixed research which includes the data collected are Quantitative as well as Qualitative.

The trends in the Sensex is studied and the reason for its behaviour with respect to other variables as mentioned above are taken into consideration.

The Project analyses how in the short term the Sensex is affected by the *political elections* taking place and its behaviour pre and post election period. The role of the *Foreign Institutional Investors* in influencing the Sensex is been analysed and also the study of *Exchange rates* with respect to the change in the nature of the Sensex is observed.

Statistical tools is also used in finding out the relation between the variables such as Correlation Analysis, Trend lines, Standard Deviation and Averages.

Genesis of Bombay Stock Exchange & SENSEX

Bombay Stock Exchange (BSE) is a well recognised Capital market for buying and selling of the shares in India located in the Financial Capital of the Country i.e., Mumbai which was established in 1975 as a voluntary non-profit making association and is the oldest in Asia. Since then it has evolved as the premier stock exchange in India.

SENSEX³ is the benchmark index of the BSE and is the oldest stock index in India. Benchmark is a standard or a measure against which the performance of a security can be measured. The index is calculated on the basis of Free-Float Market Capitalisation method where instead of using a company's outstanding shares , it uses its float or shares that are readily available for trading. It is the weighted average of the share prices of the 30 constituent companies which were chosen on the basis of its performance.

STRUCTURE OF THE ANALYSIS:

The analysis is done for studying the short term effects of election on the trends in SENSEX. Three Legislative Elections are being taken which held in 2004, 2009 and 2014. Each Year's impact of Election on the BSE SENSEX is analysed in the structure givenbelow

1. Macro-view of the trends
2. Pre- Election period (One Month Before the election)
3. During the Election Period
4. Post Election Period (One month after the results were being announced)
5. Conclusion

LEGISLATIVE ELECTIONS AND THE SENSEX:

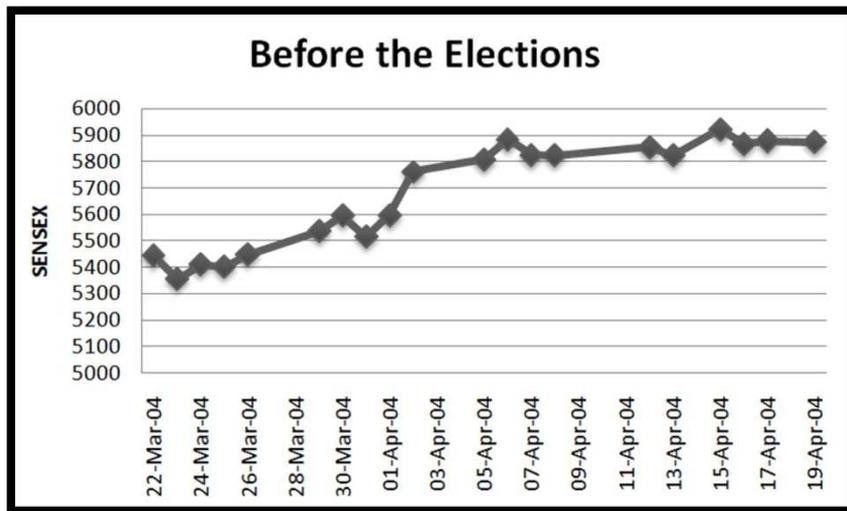
In India, the general election take place in every five years. 2004 elections were held from 20th April to 10th May and the results were announced on 13th of May. To find out whether the trends were volatile or not before and after the elections and also on the day when the results were announced, the trends of sensex from 2nd april to 31st may was taken into account.

2004 GENERAL ELECTIONS:

Macro View from the Trends- The observation suggests that the trends were stable till 28th of April but after that it shows a downfall but not a steeper one. After this period it was very volatile going up and down with swift movements. It suddenly observes a huge downfall from 16th may till 18th of may and then again recovered after that. The results of the elections were declared on 13th of May and after the declaration of the results the sensex steeply falls which shows that some investors were not expecting the ---- party to come into power and thus iffell.

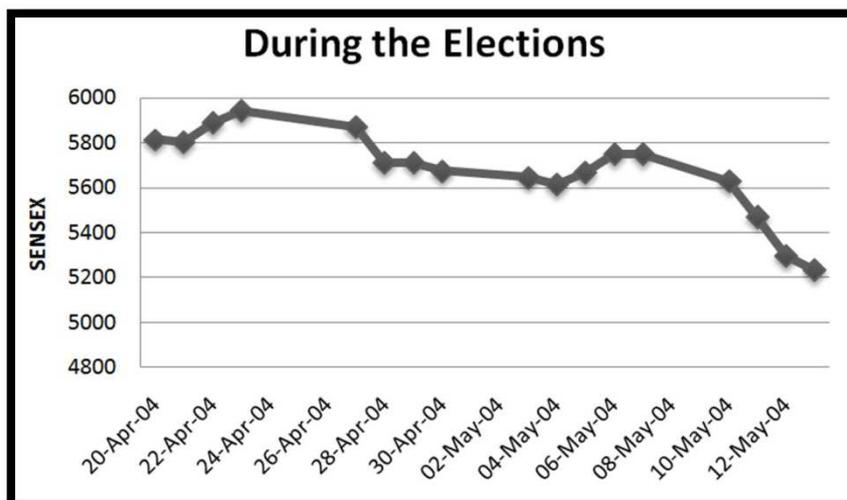
Detailed Study- To find out the behaviour of Sensex there are three short periods to study -

1. Before the Election (1st March to 20th April)-

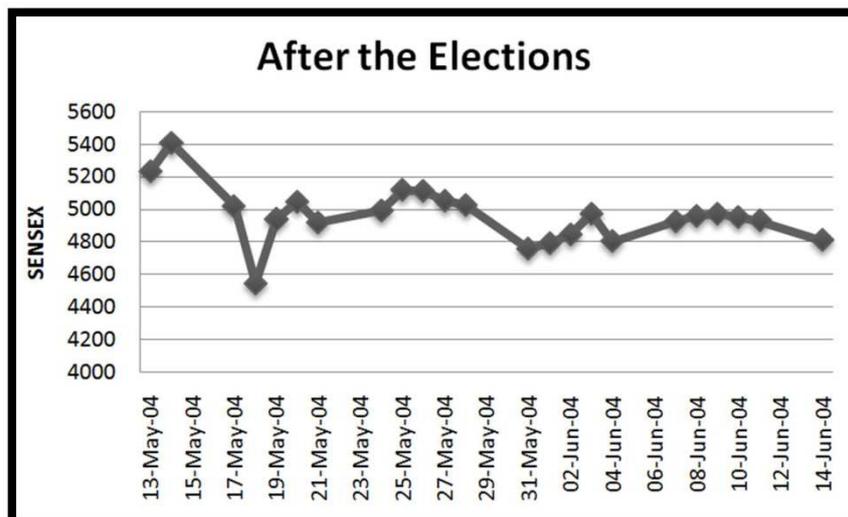


The Lowest it went was 5356 points and the highest points were 5923. The difference between the two is 567 points. This means that it was little volatile before the election Period. But there was a risinginclination.

2. During the Election Period (20th April to 10th May)-



The range between which the Sensex was roaming around was 5616 to 5941. The difference between the two range here is of 325 points in 20 days of giving votes to different Political Parties



3. After the Election Period (13th May to 14th June)

On the day when the results were going to declare, the SENSEX opens with lesser points i.e., 5234 and also during the three days gap from the end of the voting time till the results were announced the market seems to be bearish and when the results were declared, it deteriorates more and started going down continuously. There were many dips and spikes and it took a whole one month for the trends to be recovered till the second half of June it falls down and was as low as 4,547 points.

Here it seems that the Investors expectations did not come true and hence they shy from investing after the results were announced and that's why the Sensex fell down. Before the election period the market was seen to be bullish and also highly volatile and after the election period too. But higher volatility can be observe on the period after the results were shown.

This shows that how the Political Influence affects the financial system of the whole economy.

Scenario during the election period - The 14th Lok Sabha Elections were announced in 2004 after a stable government since 1999. The ruling party in the centre was the Bhartiya Janta Party and the prime minister was Mr. Atal Bihari Vajpayee. They were in power since 1999 and the overall economy was doing well during that period. Even the GDP grew by 8.2% in 2003-04 and the agriculture sector was also doing good. As the Economy surged, BJP dissolved the Loksabha in Jan 2004 and called for early elections so as to take advantage with their slogan of "India Shining" in an attempt to reach out to the voters and persuade them regarding the achievements of the NDA coalition Government. There were expectations everywhere that the BJP will win again and even the opinion polls done before the election was in the favour of the existing ruling party. But the expectations failed and the Indian National Congress won the majority of the constituencies and due to the change in the government, the policies too change to a certain extent and thus the market after the result were announced was bearish and fluctuating.

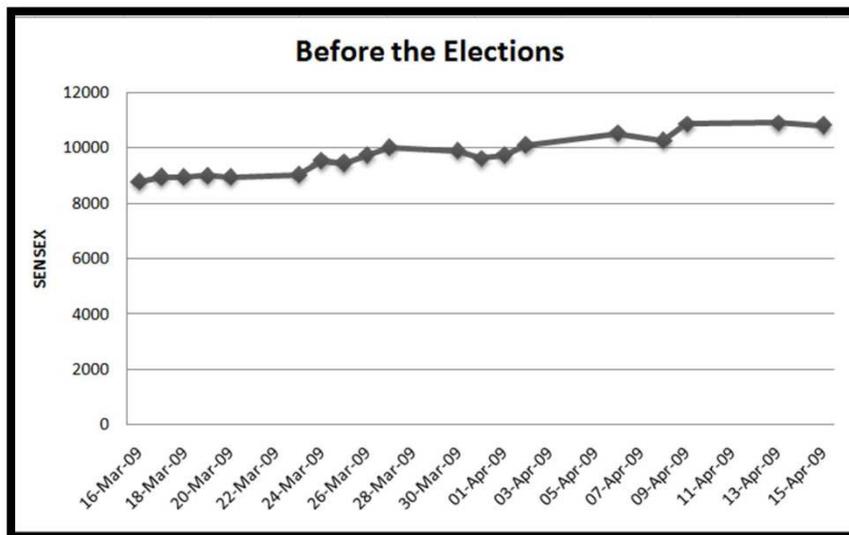
2009 General Elections

These elections were held in 5 phases starting from 16th April to 13th May. The results were announced on 13th May.

Expectations and the trends

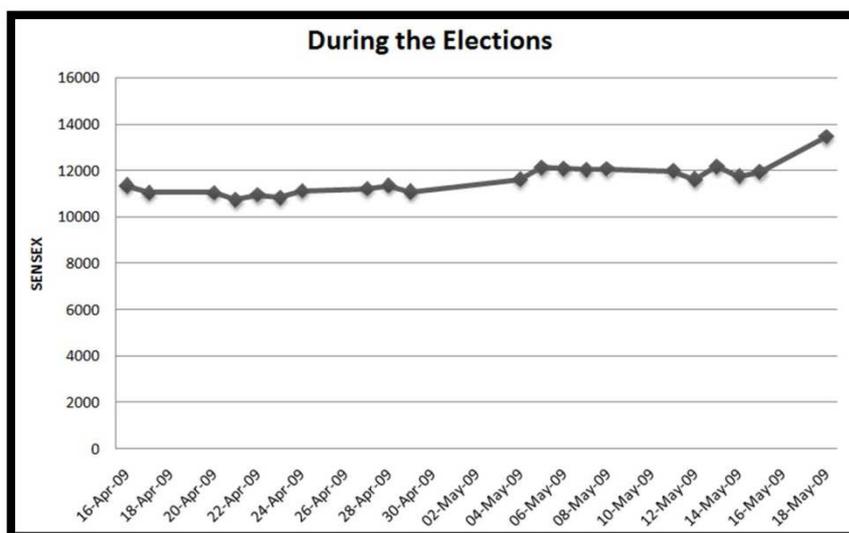
After 5 years of ruling the Indian National Congress again won the elections. Its victory is contributed to its policies such as NREGA (National Rural Employment Guarantee Act) which constitute a minimum guaranteed wage, the Right to Information Act which incumbent the bureaucracy to explain its decisions when asked by concerned people of India and so on. All this pleased the popular electorate which was also sensitive to the fall of the inflation rate : " In India, a double digit Inflation can make a Government fall whereas the growth rate does not play a big role".⁶ Also the Opinion Polls from different News Channels and the Centre for Developing Studies (CDS) revealed the higher seats going to the Congress and United Progressive Alliance and its allies.

1. Before the Election Period (16th March to 15th April)

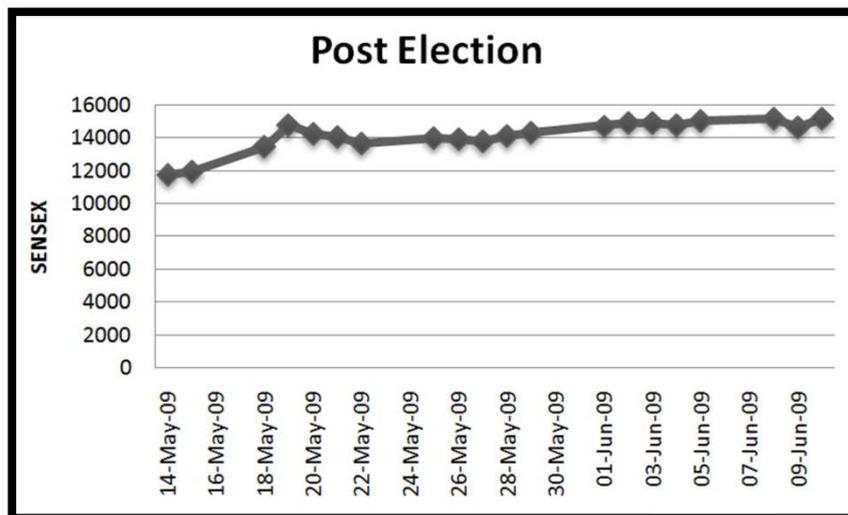


A stable and slowly rising movement can be seen one month prior the election period. The lowest was 8,259 and the highest was 10,916 approximately where the points are soaring up before the election period. On the day when the results were announced the market opened with a bullish trend and was going up since then

2. During the Election Period (16th April to 18th May)



Overall we can see a rising trend slowly and steadily. There is a stable rise since 15th May and before that the Sensex was volatile on a day basis. From 10th of May it was highly volatile and going up and down. Here we can see that there was optimism among the investors that the expected political party will win and hence the Sensex didn't fell but went up only.



3. Post election period (14th May to 9th June)

Since the results were announced the SENSEX peaked up to most higher levels which depicts that the investors' expectations and the results were the same which really encourage them to go ahead and buy the shares of the companies.

A very different nature of Sensex can be Observed here in this period as compare to the previous election. The market was unsteady but it was moving up and moved further on the same direction. it can be concluded that the overall expectations of the people led the FII's to invest more as they too believed in winning the election of the existing government.

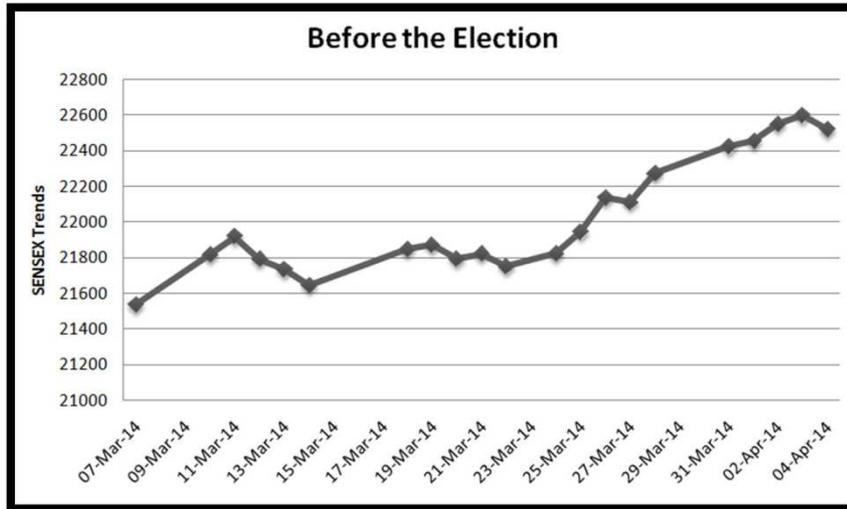
2014 General Elections

The 16th Lok Sabha Elections were held in the year 2014 from 7th April to 12th May and the results of it were announced on 16th May.

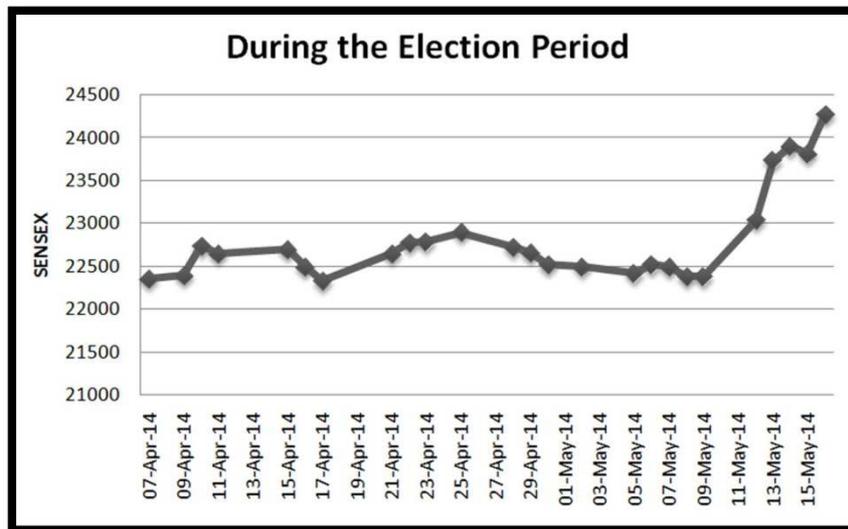
Expectations and the trends - Almost all the exit polls predicted that the BJP led National Democratic Alliance would form the government with majority of the seats. The people's expectations were seemed to be true because the BJP won most of the votes and formed the Government.

1. Before the Election Period (7th April-12th May)-

The 2014 election course can be described as a whole "Bull Period". There was a positivity in the market and there seems to be an upward inclination throughout the period except some of the lows.

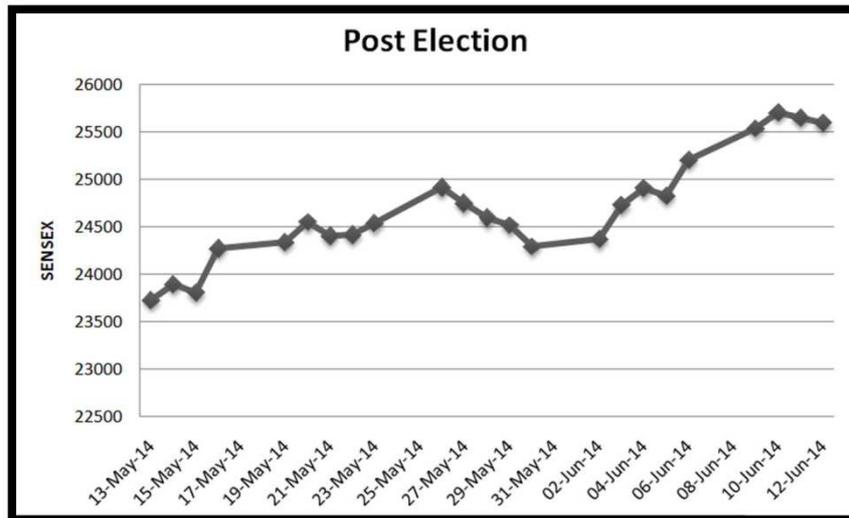


2. During the Election Period (7th April to 15th May)



The market tend to be very confident even during the election period. There was a steady trend but when the results were announced it went soaring upward even more than before.

3. After the Election Period (13th May to 12th June)



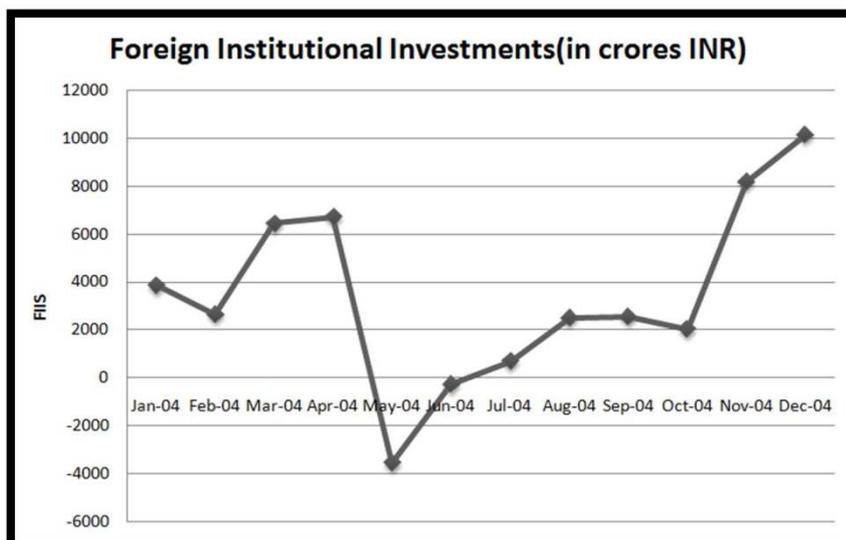
There was highs and lows but the movement of the SENSEX is upward with the market being bullish.

SENSEX and FIIs

Foreign Institutional Investment (FIIs) also plays a major role which gyrates around the ups and downs of SENSEX points. "If purchases of FIIs are more than sales involving a net long position, the market may turn out to be Bullish and if net sales are more involving a short position, the market turn Bearish". (Avadhani 2008) This means that when the market will be Bullish meaning the SENSEX will go higher as the FIIs are pouring in the Investments and vice-versa.

The study aims to find out whether the FIIs has any relation with the SENSEX during the three course of Election years.

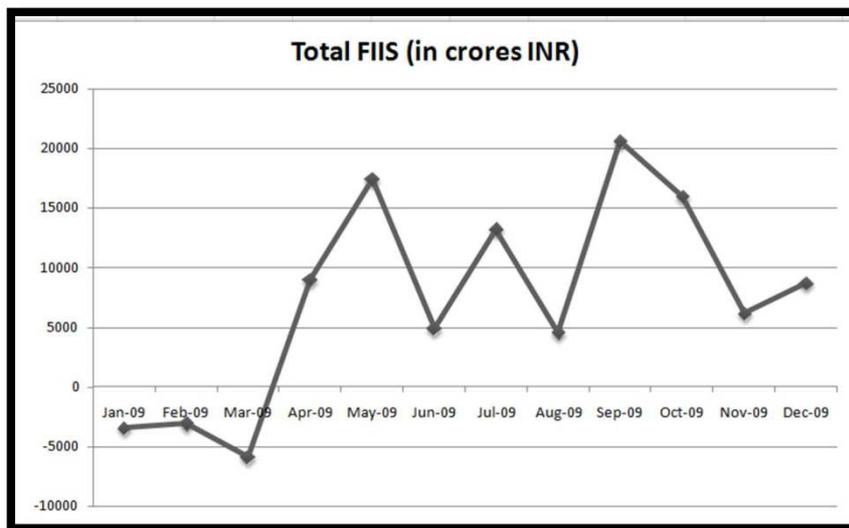
2004 FIIs and SENSEX



One can clearly observe that during the month of election the FIIs was at its peak which indicates that FIIs were purchasing more than they were selling but in the month of May when election results were declared, it drops down with a steep fall and went negative where SENSEX

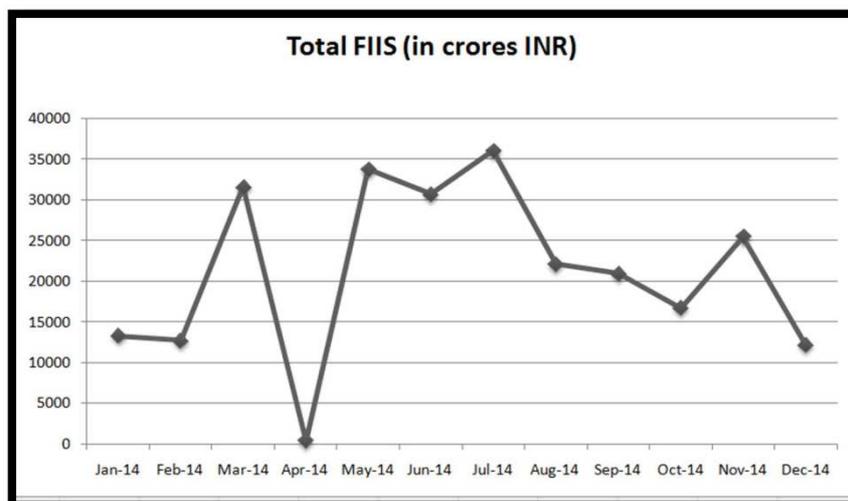
points were also falling and the FIIs carries the negativity of taking out the Investments till the month of June and from July it started to recover.

2009 FIIs and SENSEX



This year was a inconsistent in terms of FIIs. The whole year of 2008 was having a negative FII trend. It started with the year being negative. From April there were more purchases of FIIs which went to its highest in the month of May but after that it again fell down. This year seems to be an inconsistent year with peaks and falls in the FIIs trend.

2014 FIIs and SENSEX

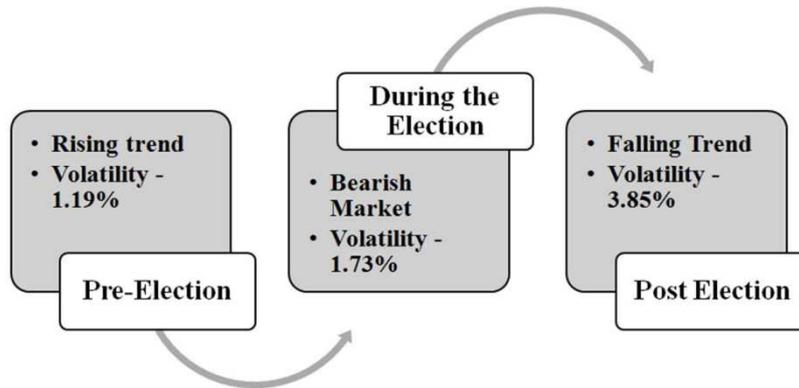


The trends of FIIs in 2014 indicates the whimsical behaviour. During the election period in the month of April there occurs a steep fall, the Investment by the FIIs fell directly from 31,663 crore just in a month. It again rises in the month of May when the results were declared.

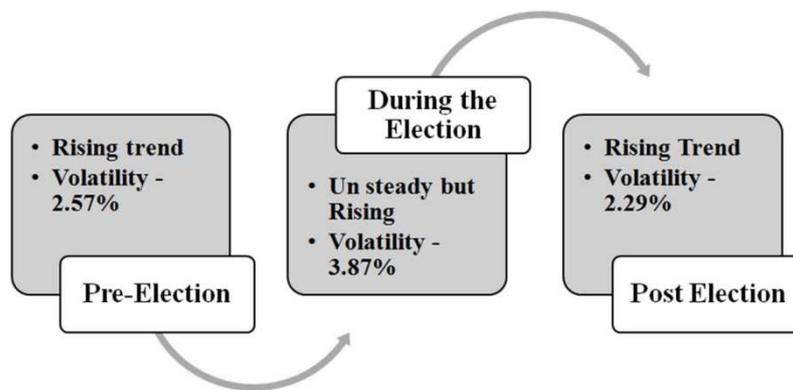
Findings

1. SENSEX and PoliticalStability

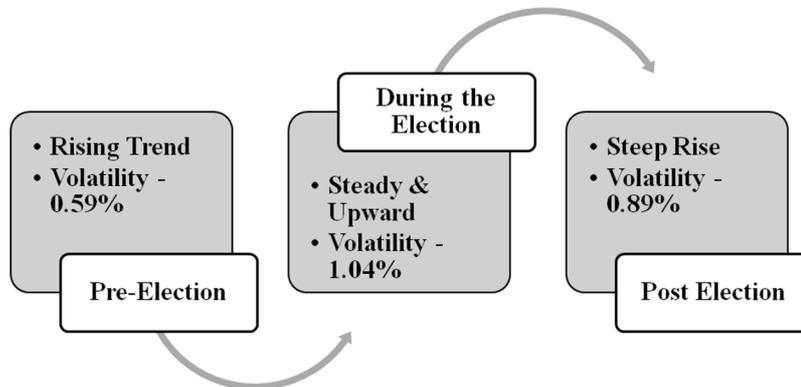
- 2004-



- 2009



- 2014



2. SENSEX and Foreign Institutional Investment - Correlation Analysis

- 2004 -0.58%
- 2009 -0.59%
- 2014 -0.06%

3. SENSEX and Exchange Rates - Correlation Analysis

- 2004 □ -0.65%
- 2009 □ -0.85

2014 □ 0.16

Conclusion

- The BSE Sensex seems to be rising before the election period in all the three legislative elections held in India. A lot of peaks and valleys in the SENSEX also depends upon the psychological factors and expectations of the investors. The media plays one of the important role here. It can also be observed that when there is a change in the political party ruling, the SENSEX fell to certain extent as the Investors will feel negative in the sense of certain reforms which can be brought by the new government and hence they remove their investments.
- The Foreign Institutional Investment affect the Sensex and it can be seen that a large portion of investment in the shares in Indian capital market comes from the foreign investors which also makes the capital market more volatile.
- Exchange rate is also a major factor which influences the SENSEX but from the above analysis it is also true that exchange rate alone cannot be an effective determining factor of the increase or decrease in the purchase of shares rather some other strong macro fundamentals can also determines the amount of investments poured in the Capital market in India.

The study can be extended further to find out other factors influencing the BSE SENSEX and also to find out what leads to the soaring up of the BSE SENSEX in 2014 despite the depreciating Rupee and change in the ruling party that formed the new government.

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SOCIO- ECONOMIC CONDITION OF AGRICULTURAL LABOURS IN UDGIR TALUKA, DIST: LATUR

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ABSTRACT:

India is an Agrarian Economy in which near about 70% population is still depend on Agriculture sector for their livelihood. It provides employment to 60% of the total workforce in the country. Agriculture sector is the backbone of the Indian Economy and this sector is depend on Agricultural Labours. So, Agricultural labour is the backbone of Indian Agricultural sector. But it is found that Agri. Labours have been always ignored in the Indian Economy. Therefore, in this paper the researcher has tried to analyse how is the socio-Economic condition of this sector in the selected study area and which measures can be suggested to improve their living condition.

KEYWORD: Agriculture, Labour.

INTRODUCTION:

Udgir taluka is one of the biggest taluka in Latur District. As per the census 2011, the total population of this taluka is 3,11,066, in which 1,61,568 are males and 1,49,498 are females. Out of the total population 35.9 % population live in Urban area and 64.1 % population live in Rural area. The proportion of literacy rate of urban area is 84.4 % and it is 76.4 % for the Rural area. The total 24,641 people are belonging to the schedule cast and 7,362 people are belongs to the Schedule Tribe out of the total population of this Taluka. The total 89.03 % population is the working population which work for more than 6 months while 10.7 % population work for less than 6 months. An agricultural labours in this taluka are unorganised, unskilled and illiterate which are the main features of this sector of this taluka. Therefore, their bargaining capacity is very low which adversely affects on their wage rate and their income earning capacity and therefore they have structured in poverty cycle. Most of the Agricultural Labours are belongs to the Schedule Cast and Schedule Tribe in this taluka so, researcher has tried to throw a focus on their poor Socio-economic condition and also tried to make the suggestions to improve their poor living condition.

Problems faced by Agricultural Labours:

Low wage rate:

The Agriculture labours of Udgir taluka usually getting low wage from the land lord. The wage rate which they get is between Rs. 50 to 100. They get low wage rate in slack season and in the monsoon period it reaches at Rs. 100.

ii. Discrimination at the work place: The Farmers make the differences between male and Agricultural labour. The female Agricultural labours get always less wage than male Agricultural labour.

iii. Unemployment: Agri. Labours are facing the problem of unemployment. They always remain unemployed in the slack season. And because of they are unskilled they could not absorb anywhere.

iv. Poverty: they are unskilled, unorganised which adversely affects on their wage rate. So, they are getting low wage rate which lead to their poverty.

v. Low social Status: most of the Agricultural Labours are belongs to the SC and ST category which have low economic status in the Indian Society

vi. Low Economic Status: low social status, unorganised, seasonal employment, Rural Indebtedness are the causes behind the low economic status of Agricultural Labours.

METHODOLOGY:

The researcher has randomly selected 100 respondents which are working as Agricultural Labours in the Udgir Taluka. The study is based on primary as well as secondary data.

REVIVE OF LITERATURE:

- 1. M. Radha Krishnaiah, Sankaraiah (2015):** They have stated that majority of 38.19 % Agri. Labours are belongs to Backward Class and 22.22 % Agri. Labours are belongs to Schedule Cast. It means more than 50 % Agri. Labours are belongs to the poor and suppressed Class and only 2.08 % Agri. Labours are belongs to other category.
- 2. Dr. B. V. Raju (2017):** According to him the wage rate paid to Agri. Labours are revised upward ever though because of poor implementation agri. Labours could not get enough wage rate which has generated poverty cycle among the Agri. Labours.
- 3. Manoj Kumar Yadav(2020):** According to him most of illiteracy, low wage rate, unemployment, assetlessness, under-nutrition, and social backwardness are the factors which are responsible for the poverty of Agri. Labours.
- 4. Dr. Yuvraj U. (2019):** he has argued that MGNREGA which assured 100days physical work but only 33 % Agri. Labours have got 100 days physical work per year. There is a poor implementation of MGNREGA in the study area.

PROPORTION OF AGRICULTURAL LABOURS:

The proportion of population and families as per the cast category is explained as below.

Sr. No.	Category	households	Population	%
1.	Schedule Cast	80	1582	80.96 %
2.	Schedule Tribe	05	93	4.76 %
3.	Other Backward Category	05	122	6.24 %
4.	Open	05	157	8.03 %
5.	Total	100	1954	100 %

The above table shows that there are 80 households are belonging to SC Category which consist of 1582 population and which is 80.96% of the total population. It is followed by ST, OBC & Open households which are only 5 households of each category. It can be said that most of the agricultural labours are belongs to schedule cast category.

Proportion of landless Agricultural Labours Households:

Sr. No.	Type of Agri. Labour	SC	ST	OBC	OPEN	Total
1.	Landless	54	03	03	04	64
2.	Land holder	26	02	02	06	36
3.	Marginal	06	02	02	03	13

	Land holder (3 to 5 hector)					
4.	Marginal land holder (less than 2 hector)	20	----	----	03	23
5.	Total	80	05	05	10	100

As per the above table, most of the 54 landless families are belongs to SC category. It is followed by open category in which only 04 Agri. Families are landless. It is shown that there are 26 Schedule Cast category families are land holder but out of these 26 families 20 families have less than 2 hector land. Which cannot produce enough so they have to work on the land of other farmers.

Proportion of Male- Female Agri. Labours:

Sr, No.	(1)	(2)	(3)	(4)
1.	Earners Male- Female	Actual Agri. Labour	Female	Male
2.	673	618	325	293
3.	(34.44 %)	(31.83%)	(16.63%)	(14.99%)

It can be said that out of the total population, 34.44 % Population that is 673 people are the earners in which 618 people are an actual Agricultural labour. Out of these actual Agri. Labour 325 are females and 293 are Male Agricultural labours. Thus, there is higher proportion of Female Agri. Labours than Male in Udgir Taluka.

Dependency ratio:

Sr. no.	Earners	Dependent			Total Dependent
		Boys	Girls	old	1281
1.	673	665	476	140	1281
2.	34.03%	34.03%	24.36%	7.16%	65.56 %

It is observed that, dependent population is greater than Earners population because out of the total population 673 population is earners but total 1281 population are dependent in which most of the 665 boys are dependent. The proportion of dependable old population is very less as compare to the boys.

Nature/ Types of the House of Agri. Labour:

The nature or types of houses of Agricultural Labours have been explained with the help of information received by the respondents which have been shown in the following table.

Sr. no.	Types of Home	SC	ST	OBC	OPEN	Total
1.	Made by grass	18	02	01	05	26
2.	Made by only	03	---	---	----	03

	stones (without mud and cement)					
3.	Brix, stone and mud	03	---	01	04	08
4.	Brix, stone and cement	---	02	----	01	03
5.	Received by the Government	55	02	03	----	60

As per the above table most of the houses of SC category are made by using grass. And these communities have received maximum houses from the government which are built by using cement, Brix.

SUGGESTIONS TO IMPROVE THEIR POOR SOCIO-ECONOMIC CONDITION:

1. The Government has made upward changes in the wage rate but its implementation should be made in proper ways.
2. There should be efficient and transparent implementation of MGNREGA in the Rural area so that Agricultural Labours will get additional employment opportunity in the slack season.
3. Government should provide training to make agriculture labour skilled.
4. Argo-based industries should be established in rural area.
5. An institutional credit should be available to the agricultural labour at marginal rate of interest.

A REVIEW OF EFFICIENT SOLAR CELL TECHNOLOGY IN 21ST CENTURY AND THEIR CHALLENGES

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ABSTRACT

For production of electric power from sun, solar cell must be necessary. Once the solar energy falls on a solar panel, then it absorbs. Each panel in the solar panel includes extrinsic type semiconductor material rather than intrinsic type semiconductor to combine the properties of insulators and metal. Extrinsic semiconductor converts the light energy into electrical more efficiently than intrinsic semiconductor. In 21st century, a lot of invention done on solar cell like plastic solar cell, hybrid solar cell, amorphous silicon solar cell, polymer tandem solar cell. Market growth, creative and policy are closely interrelated in the Enovation of renewable and the key issues in each area are explored for each of the main types of renewable energy technology

INTRODUCTION

Solar cell is very large, inexhaustible source of energy. The power from the sun intercepted by the earth is approximately 1.8×10^{11} MW, which is many thousand times the larger than the present sources of energy. The principle of solar energy could supply all the present and future energy needs of words. This makes it one of the most promising energy sources.

Solar is device which converts light energy into electrical energy .Solar cells are primarily made up of silicon which absorbs the photons emitted by sun's rays. The process was discovered as early as 1839. To make solar flexible the counter electrode has to be prepared on plastic foil. In the 21st century demand for solar energy and energy related services increases day by day, to the economical and social development and improve human welfare and health, renewable energy sources must be necessary.

METHODOLOGY

We know that important steps are involved in the principle of working of solar cell are,

1. Creation of pairs of positive and negative charges in the solar cell by absorbed solar radiation
2. Separation between negative and positive ions by a potential gradient within the cell.

For the first step to occur, the cell must be made of a material which can be absorbing the energy associated with the photons of sunlight.

Mainly the materials suitable for absorbing the energy of the photons of sunlight are semiconductor like silicon, cadmium sulphite, gallium arsenide etc.

To improve the efficiency of organic solar cell use a bulk heterojunction method^[1] the term heterojunction derives from the fact that the junction P-N is formed using silicon with two different morphologies. As compare to organic material inorganic materials are cheap and efficient due to high absorption coefficient^[3]. Extreme good surface passivation enabling these cells to aspire efficiencies close to the intrinsic limit for silicon solar cells^[2] In Amorphous silicon solar cell is the non crystalline form of silicon used for solar cell and thin film transistor in LCD's ,We have achieved a power conversion efficiency of 2.4% in Amorphous silicon solar cell^[4]. The important factors affecting on efficiency measurements of solar cells depend on the spectral distribution of the

solar radiation and reference electromagnetic spectra that are needed for comparing their performance^[5].

We know that the relation between cut-off of wavelength and band gap is $\lambda = \frac{1240}{E_g}$

when band energy (E_g) is more, cut-off wavelength is less thus the cut-off wavelength of photon of energy useful for carriers generation depend on some factors polymer solar cell have many intrinsic advantages ,such as their light weight, flexibility and low manufacturing cost, efficiency of polymer cell is depend upon fill factor. Compared with a single-junction device using low-band gap materials, the multifunction/tandem structure can reduce thermalization loss of photonic energy during the photon-to-electron conversion process, and maximize the open circuit. Voltage (VOC)^[6]. The high band gap material in the front cell, which is responsible for the absorption of high-energy photons provide higher VOC than the low band gap material

efficiency of solar cell mainly depend upon effective area, Aperture area(In this case, the cell or module is masked to an area smaller than the total device area, but major cell or module components lie outside the masked area)^[7] . The combination of two or more nanostructure architecture provides another option to modulate the performance of light -harvesting devices

ECONOMICAL ADVANTAGES OF SOLAR CELLS AND CONCLUSION

- Renewable Energy. The important advantage of solar cells as compare to regular sources is that they use solar energy, which is a renewable energy source.
- Economy-friendly Energy
- Environmentally Friendly Energy
- Innovative Energy
- Long Term Energy
- Selling Energy
- Infinite Energy
- High Investment.

Hybrid solar cell research shall combine the advantages over the organic semiconductor and nanoparticles with the properties of the inorganic semiconductor and nanoparticles. Hybrid solar cell has low cost and high efficiency.

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INDIAN AGRICULTURE: ISSUES & CHALLENGES

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Agriculture is the backbone of our country and economy, which accounts for almost 30 per cent of GDP and employes 70 per cent of the population. Though this is a rosy picture of our agriculture, how long will it meet the growing demands of the ever-increasing population? This is a difficult question to be answered, if we depend only on traditional farming. To meet the forthcoming demand and challenges we have to divert towards new technologies, for revolutionization. Our agricultural productivity. In the post-green revolution period agricultural production has become stagnant, and horizontal expansion of cultivable lands became limited due to burgeoning population and industrialization. In 1952, India had 0.33 ha of available land per capita, which is reduced to 0.15 ha at present. It is essential to develop eco-friendly technology for maintaining crop productivity. Since long, it has been recognized that crops and soils are not uniform within a given field. Over the last decade, technical methods have been developed to utilize modern electronics to respond to field variability. Such methods are known as spatially variable crop production, geographic positioning system (GPS)-based agriculture, site- specific and precision farming (precision agriculture). The Term 'spatially variable crop production' seems to be more accurate and descriptive than the term precision agriculture, The concept of Precision Agriculture avails the recent developments in sensors, green-houses and protected agriculture structures. This Technology can be meaningfully deployed for hot and extremely dry regions Where water is scarce, soil is salty, temperature is high and rainfall low. It is also certain that even in developing countries, availability of labour for agricultural activities is going to be in short supply in future. The time has now arrived to exploit all the modern tools available by bringing information technology and agricultural science together for improved economic and environmentally sustainable crop production. Precision Agriculture is an integrated crop management system that attempts to match the kind and amount of inputs with the actual crop needs for small areas within a farm field. This goal is not new, but new technologies now available allow the concept of Precision Agriculture to be realized in a practical production setting.

CHALLENGES & ISSUES:

1. Reducing rural poverty through a socially inclusive strategy that comprises both agriculture as well as non-farm employment: Rural development must also benefit the poor, landless, women. Scheduled castes and tribes. Moreover, there are strong regional disparities: the majority of india's poor are in rain-fed areas or in the Eastern Indo- Gangetic plains. Reaching such groups has not been easy
2. Ensuring that agricultural growth responus to food security needs: The sharp rise in food-grain production during India's Green Revolution of the 1970s enabled the country to achieve self-sufficiency in food- grains and stave off the threat of famine. Agricultural intensification in the 1970s to 1980s saw an increased poverty, However agricultural growth in 1990s and 2000s slowed down, averaging about 3.5% per annum, and cereal yields have increased by only 1.4% per annum in the 2000s. The slow-down in agricultural growth has become a major cause for concern. India;s rice yields are one-third of china's and about half of those in Vietnam and Indonesia. The same in True for most other agricultural commodities.

3. Raising agricultural productivity per unit of land : Raising productivity per unit of land will need to be the main engine of agricultural growth as virtually all cultivable land is farmed. Water resources are also limited and water for irrigation must contend with increasing industrial and urban needs. All Measures to increase productivity will need exploiting. Amongst them: increasing yields. Diversification to higher value crops, and developing value chains to reduce marketing costs.

As per the study of Ramaiah Bheenvani (2007) the Indian Agriculture suffering the following challenges.

1. Government interventions in labor, land, and credit markets: More rapid of the rural non-farm sector is constrained by government interventions in factor markets—labor, land, and credit – and in output markets, such as the small-scale reservation of enterprises.
2. A purely conservation approach to forests is ineffective: Experience in India Shows that a purely conservation approach to natural resources management does not work effectively and does little to reduce poverty. Weak Resources rights for forest communities: The Forest sector is also faced with weak resource rights and economic incentives for communities, an inefficient legal framework and participatory management, and poor access to markets.
3. Poor composition of public expenditures: Public spending on agricultural subsidies is crowding out productivity- enhancing investment such as agricultural research and extension, as well as investments in rural infrastrure, and the health and education of the rural people. In 1999/2000, agricultural subsidies amounted to 3 percent of GDP and were over 7 times the public investments in the sector.
4. Inequitable allocation of water: Many States lack the incentives, policy, regulatory, and institutaional framework for the efficient, sustainable, and equitable allocation of water.
5. Stringent land regulations discourage rural investments. While land Distribution has become less skewed, land policy and regulations to increase secutiy of tenure (including restrictions or bans on renting land or coverting it to other uses) have had the unintended effect of reducing access by the landless and discouraging rural investments.
6. Over-regulation of domestic agricultural trade: While Economic and trade reforms in the 1990s helped to inporve the incentive framework, over-regulation of domestic trade has increased costs, prece risks and uncentainty undermining the sector’s competitiveness.

CORRECTIVE MEASURES:

1. Promoting Community –based Rural Development: State Government efforts in scaling up livelihood and community-driven development approaches will be critical to build social capital in the poorest areans as well as to expand savings mobilization, promote productive investments, income generating opportunities and sustainable natural resource management . Direct support to self-help groups, village committees, user’s associations, savings and loans groups and others can provide the initial ‘push’ to ove organizations to higher level and access to new economic opportunities. Moreover, social mobilization and particularly the empowerment of women’s groups, through increased capacity for collective action will provide communities with greater “voice” and bargaining power in dealing with the private sector , markets and financial services.
1. Enhancing productivity: Creating a more productive, internationally competitive and diversified agricultural sector would require a shift in public expenditures away from subsidies towards productivity enhancing investment. Second it will require removing the restrictions on domestic private trade to improve the investment climate and meet expanding market opportunity. Third,

the agricultural research and extension systems need to be strengthened to improve access to productivity enhancing technologies. The diverse conditions across India suggest the importance of regionally differentiated strategies, with a strong focus on the lagging states.

2. Balancing poverty reduction and conservation priorities: Finding win-win combinations for conservation and poverty reduction will be critical to sustainable devolving resource rights, and transferring responsibilities to local communities.
3. Strengthening Accountability for Service Delivery: As decentralization efforts are pursued and local governments are given more prominence in the basic service delivery, the establishment of accountability mechanisms becomes critical. Local governments' capacity to identify local priorities through participatory budgeting and planning needs to be strengthened. This in turn, would improve the rural investment climate, facilitating the involvement of the private sector, creating employment opportunities and linkages between farm and non-farm sectors.
4. Improving access to rural finance: It would require improving the performance of regional rural banks and rural credit cooperatives by enhancing regulatory oversight, removing government control and ownership, and strengthening the legal framework for loan recovery and the use of land as collateral. It would also involve creating an enabling environment for the development of micro-finance institutions in rural areas.
5. Improving water Resource and Irrigation/Drainage. Management: Increase in multi-sectoral competition for water highlights the need to formulate water policies and unbundle water resources management from irrigation service delivery. Other key priorities include: i) modernizing Irrigation and Drainage Departments to integrate the participation of farmers and other agencies in irrigation management; (ii) improving cost recovery; (iii) rationalizing public expenditures, with priority to complete schemes with the highest returns; (iv) allocating sufficient resources for operations and maintenance for the sustainability of investment.

CONCLUSION:

India has huge populations of over one billion and it is increasing at a very fast rate. According to 2001 census figures the overall density of population is 324 persons per sq. km. This is likely to increase further in future. This has created great demand for land. Every bit of land has been brought under the plough. Even the hill slopes have been cut into terraces for cultivation. The pressure of increasing population and the practice of dividing land equally among the heirs has caused excessive subdivisions of farm holdings. Consequently, the holdings are small and fragmented. The small size of holdings makes farming activity uneconomical and leads to social tension, violence and discontentment. Although some mechanization of farming has taken place in some parts of the country, most of the farmers are poor and do not have enough resources to purchase modern farm implements and tools. This hampers the development of agriculture. Storage of food grains is a big problem. Nearly 10 per cent of our harvest goes waste every year in the absence of proper storage facilities. This colossal wastage can be avoided by developing scientific warehousing facilities. The government has taken several steps to provide storage facilities.

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INDUSTRY 4.0 AND INDIA : OPPORTUNITY AND CHALLENGES

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ABSTRACT: -

The Industrial Revolution led to the invention of new devices. From about 1784, steam-powered automatic machines began to be used for production. This was the first stage of the Industrial Revolution. About 90 years later, electricity was invented and machines were made to run on electricity. From about 1870, electric automatic machines began to be used for production. It was the second stage of the Industrial Revolution. After this the production technique began to change radically. Computer systems and information technology began to be used for production. Production of various high-quality equipment's and commodities was started. This innovative change has been taking place in the industrial sector since 1969. This came to be called the Third Industrial Revolution. Since 2016 there have been incredible changes in production techniques and quality. Automation came in robotic technology, artificial intelligence, machine learning, nanotechnology and manufacturing. The whole human life became subject to machines. It is considered the fourth stage of the Industrial Revolution. In this fourth phase, India has a chance to lead. India has the highest number of highly educated youth in the world. India is the second largest English-speaking country in the world, with India having the second highest number of Internet users in the world. This has provided a great opportunity to India during the Fourth Industrial Revolution.

KEYWORDS: -

Industrial Revaluation, Opportunities, Challenges, Steamenergy, electricity, Artificial intelligence, Machine learning etc.

INTRODUCTION: -

The wheel was invented in mechanics and human life became faster. The year 1700 AD has become very important in the economic history of the world. In this century, humans have tried and succeeded in inventing new things. Labour incentive techniques were improved and human labor was mechanized. This came to be known as industrialization. After 1750, competition for the use of machinery for the manufacture of consumer utilities goods in Europe. And it was from this competition that steam-powered automated machines were created. The steam engine was used for production in 1784. With the help of steam-powered automated machines, new things began to be created for consumer goods. This was a very important and revolutionary change of industrialization. Man is an intelligent creature. Man, constantly strives to create new things. It is human nature to constantly improve production techniques. This led to the invention of electricity in the late 18th century, in 1870, and the subsequent development of electrically powered devices. This led to a radical change in production techniques. That is, after the invention of electricity, new consumer utilities goods and new equipment began to be created using electricity. This gradual industrial development was called the 'Industrial Revolution'. At the time of the First Industrial Revolution of 1784 and the Second Industrial Revolution of 1870, India (British India) was dependent on British government. So, the British kept India away from the Industrial Revolution. After India's independence in August 1947, the responsibility for India's overall economic development fell on the Indian rulers. The role of industrialization in the overall development of the country was made

clear by the industrial development of the western countries. The Industrial Policy of India was promulgated in 1948 with the objective of achieving industrial development. For the first time since independence, a policy decision was taken at the government level to bring about industrialization in India.

After India's independence, a revised and comprehensive new industrial policy was adopted in 1952 to boost industrial development. 'The 1952 industrial policy was based on the P.C.Mahalanobis model' ⁽¹⁾. The government itself took the initiative to create basic industries in India. The government tried to start business in India by entering into agreements with foreign governments. Steel project started in India with the help of Russia. Initially, India did not have a conducive environment for industrial development. Capital scarcity was the main problem due to technical backwardness and lack of industrial training facilities in the country. Therefore, industrial development could not take place even with the initiative of the government. In the Western world, however, the 1950s and 1960s saw major changes in industrial production and quality. Automated new equipment was created. The world was on the brink of a computer revolution. In India, however, there were incidents that hindered industrial development. 'The China-Indian war broke out in 1962, the Indo-Pakistani war broke out in 1965' ⁽²⁾ the Indian rupee depreciated against the US dollar in 1966, and India suffered a severe drought in 1966-68. Due to such adverse conditions, India had to bear huge economic losses. 'This prevented India from launching the Fourth Five Year Plan on time. As a result, India had to adopt annual plans from 1966 to 1969' ⁽³⁾. In 1977, the Government of India announced a new industrial policy aimed at focusing on rural development. In order to increase employment generation, encouragement was given by the government for creation of small-scale industries. However, due to political instability, a new industrial policy was announced in 1980. The 1952 policy was reintroduced. The third industrial revolution, based on cutting-edge technology, took place in the Western world and in the United States in 1969-70. In India, however, the traditional industrial policy was being followed. India lags behind in industrial development due to inconsistency of Indian industrial policy with global industrial development. However, in 1991, the integration of the Indian economy with the world economy changed the outlook for industrial development. Industrial development gained momentum. Globally, the fourth industrial revolution is said to have started since 2016. This dissertation seeks to illustrate the development opportunities and challenges created in India by the Fourth Industrial Revolution.

OBJECTIVES: -

1. To study the concept of Industrial Revolution.
2. To study the Industrial Revolution in India.
3. To study the opportunities and challenges in India during the Industry 4.0.

RESEARCH METHODOLOGY: -

This research article explains the details of the Industrial Revolution in India. This research article mainly highlights the opportunities and challenges in India for the Fourth (Industry 4.0) Industrial Revolution. Secondary data has been collected for this purpose. It collects information on various books, reference books, articles published in various journals and websites, mainly related to the Industrial Revolution. Essay analysis techniques are used to clarify the data collected.

INDUSTRIAL REVALUATION: -

1. 'The Industrial Revolution is a transition from handicrafts to mechanical products' ⁽⁴⁾
2. The industrial revolution is the sequence improvement in production techniques.

The Industrial Revolution first occurred in England. Then came the Industrial Revolution in Western Europe. The Industrial Revolution spread rapidly in North America as well. The Industrial Revolution led to the discovery of new techniques of production. Mechanization began to improve the quality and quantity of products. The first industrialization in Asia was in Japan. There are four main stages in the evolution of the Industrial Revolution. The following table helps to understand the stages of the Industrial Revolution.

Sr.No.	Industrial revaluation	The beginning	Technical changes
01	1.0	1784	Steam engine
02	2.0	1870	Electric engine
03	3.0	1969	Automation with the help of electronics, computers and information technology
04	4.0	2016	Robotics Technology, Artificial intelligence, Machine learning, Block chain, Nanotechnology, Internet of things, 3D Printings, autonomous vehicles etc.

The table above gives an insight into the various stages of the Industrial Revolution and the technological improvements and technologies that took place during this stage.

INDUSTRY 4.0 AND OPPORTUNITIES IN INDIA: -

The Indian economy is the sixth largest in the world. So India offers potential 'huge market access' There is a very attractive 'demographic dividend' in terms of Indian population. In which Indian youth will represent approximately 20% of the global workforce by 2020. More than 50% of India's population is between the ages of 18 to 40. India can play an important role in this on the strength of youth. The conditions for the Fourth Industrial Revolution in India are very conducive and inspiring. India has a growing middle class. The role of this class could be significant for the Industrial Revolution 4.0. Strategic decisions are being taken at the government level for the qualitative development of the middle-class population. The benefit of this will be useful in inculcating the industrial revolution 4.0 in India.

India is accepted to become the fifth largest consumer market in two decades. Within the context, any form of consumption, entrepreneurship, startup or industry, can be viewed as a scaling opportunity. India has taken steps to become an e-government. For example, the government has made efforts to register its citizens in the national database. Aadhaar is the largest biometric database in the world. So far, 1.2 billion Indians have been registered. This could easily facilitate modernization in India. India also has a great opportunity to become an artificial intelligence as the government has announced a national program based on artificial intelligence to promote the development of technology related to artificial intelligence in India. At the same time, India is one of the youngest working forces in the world. A large technical approach, the second largest number of Internet users on mobile devices and the English-speaking population is second. As a result, India is in a good position to increase its global leadership during the Industrial Revolution 4.0. With the right combination of accelerators with regulatory frameworks, educational ecosystems and government incentives in India, India can lead the fourth industrial reassessment, while enhancing

quality, equality and sustainability and developing results. Thus, there is an opportunity for the fourth industrial revolution in India. And given this opportunity, India will move forward in terms of world superpower.

INDUSTRY 4.0:INDIA (IMPROVEMENT AND IMPORTANCE): -

1. 'India has become the fourth country in the world where 'WorldEconomicForum' (WEF) has opened its center for 4th industrial revaluation. India is thus, preparing for a massive digital and technological transformation' ⁽⁴⁾
2. The centre for 4th industrial revaluation works as a network that includes USA, China and Japan. It will work in collaboration with 'NitiAayog' in India to code sign new policies and protocols for emerging Technologies.
3. Initial focus of India will be on artificial intelligence, Blockchain and drones.
4. Schemes like Skill India, Startup India, Atal invention mission and Digital India are developing youth to use new technologies, India's diversity, demographic potential, fast growing market size and digital infrastructure have the potential to make India a global hub for research and development.
5. Industrial revaluation 4.0 can help in transforming India by – A) Alleviating poverty B) Better and low cost healthcare C) Enhancing farmers income- 1. Providing new technology and equipment to farmers 2. Strengthening infrastructure improving connectivity 3. Improve ease of living and ease of doing business.

INDUSTRY 4.0 : CHALLENGES IN INDIA: -

The youth of India have many opportunities of Industrial Revolution 4.0, but also the challenges of Indians. India needs to take effective measures to successfully meet the challenges of the Fourth Industrial Revolution. The Indian economy faces the following challenges for Industrial Revolution 4.0.

1. Creating high quality basic facilities.
2. Creating quality technical and professional education facilities.
3. Increasing inflation in control.
4. To strengthen the Indian rupee more than the US dollar.
5. Use of natural resources in the country with efficient and efficient.
6. Increasing India's share in international trade.
7. Getting Permanent Membership of UN.
8. To be self-reliant in the protection.
9. Dualism in the community to reduce.
10. Having a regional balance.
11. Bilateral and multilateral agreement with the global economy.
12. To make financial institutions more efficient.
13. Creating quality digital infrastructure.
14. To promote entrepreneurship and professionalism among the youth.
15. To make more use of biofuels to become self reliant in energy sector.

CONCLUSION: -

India has the opportunity to lead the Fourth Industrial Revolution. India is a country of highly educated youth. The IT sector in India is very advanced. Developed countries feel that India has been an 'innovation power house' for the last three decades. During the First and Second Industrial Revolution, India was in a state of stagnation. India gained independence in the third phase of the

Industrial Revolution, but private business could not be started in India as the role of government was crucial for the creation of industrial sector. Therefore, India did not benefit from the Third Industrial Revolution as expected. While the process of privatization was going on in the world, the public sector was being given more importance in India. As a result, the industrial sector did not develop as expected. After 1991, there was a radical change in industrial policy in India. India's industrial sector was opened up to private investment. After that, however, industrial development gained momentum. Hi-tech foreign investors are ready to invest in India. Indian entrepreneurs also competed globally. The fourth phase of the Industrial Revolution, which began in 2016, saw a shift in government strategy to enable India to lead the world. Government initiatives like Start Up India, Skill India, Make in India motivate the youth. India faces challenges even in the Fourth Industrial Revolution. To control rising fuel prices, adopt biofuels, control inflation and strengthen the Indian currency against the US dollar, increase India's share in international trade, gain permanent membership in the United Nations, alleviate poverty of 21% of the country's population, create international transport system and fight corruption. To curb, improve the quality of telecommunications, increase agricultural income and increase the income of farmers by improving the marketing system. Etc., the challenges are to be met successfully. The Fourth Industrial Revolution is an opportunity for these challenges. Only then can India lead the world in the Fourth Industrial Revolution.

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“A STUDY OF INDUSTRIAL FINANCE IN THE CONTEXT OF INDIAN ECONOMY”

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ABSTRACT

Industrial finance is a essential aspect in the development process of the industrial sector. Finance is the most important required input to establish a firm or industry. Capital formation for any industry is the prime necessity. Availability of finance and its effective utilization is very important for the optimum use of limited source. A developing country like India has a scarcity of financial resource, and the finance plays the major role in creating the base of all production and wealth for a sustainable development of the country. Through the establishment of new setup of the industries production, use of other resources, employment generation, income and development of market and overall progress is possible. All the activities interrelated with the financial aspect i.e. expansion of the firm, new market search, research and technological innovation practices, facilities to the stakeholders, etc. Industrial finance is a keen subject as from borrowing the capital from market and the interest rate paid on it, sources that available, stock market performance, competitive spirit, efficient management, forecasting of market demand-supply relation and future strategies all are very closely related with the development of industries and particular with the national development, too. The present research paper has try to focus on the major issues related to the industrial finance in the context of Indian economy and try to explain the measures to reduce the bad effects and to overcome on it.

KEY WORDS: industrial finance, Indian economy, development, workforce, interest rate

INTRODUCTION-

Industrial sector is very important in contributing income to GDP, employment generation, income creation, upliftment of the peoples and the economy. Industries secondary sector of the economy gives acceleration to growth and lead to progress though providing goods to consumption and export. Industrial development arise in the economy it supports to develop other sectors of the economy i.e. social, political, and economical, etc. Therefore, industrial development is basically depends on sound availability of various resources and finance is the main aspect among them. Developing economies like India suffers with the lack of financial resources to provide enough, timely and required financial requirement. Continuous growths in productivity are necessary to accomplish the increasing demand for goods and services as well as to minimize cost of production and to increase the profit level. In this regard sufficient finance at standard interest rate is necessary. Financial completion of a firm is a widespread subject which studied in the present research paper to understand its importance and to suggest remedies to overcome on it.

IMPORTANCE OF INDUSTRIAL SECTOR IN INDIA-

Industrial sector of Indian economy helps to increase employment opportunities, income, demand for goods & services, poverty alleviation, reduce the pressure of population of rural areas, create a disciplined environment, new working culture, etc. It is observed with the developmental process of the developed countries that the share of the agriculture is declined and the share of the industry and service sector increased, in India the share of agriculture is declining but the pressure is quite same. So, it is necessary that industrial sector should expand more, use of new advanced

research and technology, subsidy, credit, workers full contribution to work, less political and bureaucracy interference, etc are necessary for sustainable industrial development. India is a fast growing developing economy, GDP growth rate of Indian economy is near about 6 to 7 percent, Indian economy is world's 6th largest economy. The share of agricultural sector in GDP of Indian economy is near about 17 percent. Out of 520.4 million labor forces 47% was engaged in agricultural sector, 22% in industry and 31% was engaged in service sector in year 2016-17¹. (1. "Labor Force Total". World Bank. Retrieved 2 Sept. 2016). India's total export in 2016-17 was \$275.8 billion and export goods from agricultural sector products was 13.2%, fuels and mining products 15.7%, manufacturers 68.4% and others 2.7%. India's total import in 2016-17 was \$384.3 billion and import goods agricultural sector products was 7.1%, fuels and mining products 33.1%, manufacturers 47.8% and others 12%². (2. "India - WTO Statistics Database". World Trade Organization. Retrieved 1 March 2017).

OBJECTIVES OF THE STUDY-

1. To study the role and significance of the industrial finance in Indian economy.
2. To study the requirement of industrial finance in the context of Indian economy.
3. To study the adverse effects of less industrial finance in the context of Indian economy.
3. To find and suggest appropriate measures to overcome on industrial finance.

RESEARCH METHODOLOGY-

The character of the research study is descriptive research. To fulfill the requirement of this topic of research study researcher has selected secondary data to study the problem of industrial finance. The secondary data collected through government published reports, journals, books and internet.

THE NEED OF FINANCE-

Industry needs finance to make advance expenditure before it makes any profit. It means, finance is very essential aspect to establish a firm. Industry requires finance to meet their current or short term expenses as a working capital, i.e. payment of wages and salaries, for buying raw materials; long terms expenses or fixed capital, i.e. purchasing land, new machinery, godowns or shed or building, replacing old machinery, etc. these all activities needs finance to undertake it. It means industry needs finance to produce production of goods and services before they are made. There are many factors influence the requirement of industrial finance i.e. production scale large/small or capital intensive technology/ labour intensive technology; it means the nature of technology and the level of output, terms of purchases and sales, production policies, managerial efficiency, rate of interest, expansion policies, research and development expenditure, dividend policy, business cycles or market fluctuations, etc.

TYPES OF FINANCE-

Basically there are two types of finances- short and long term. Short term finance is required to meet day-to-day expenses as a working capital and long term finance to meet the requirements as fixed capital formation. There is third type of finance which is called medium term, this finance has a considerable flexibility in its use. This category is meets the middle requirements of the business firms which arise in production cycle.

SOURCES OF FINANCE-

Sources of industrial finance can be divided into three categories: i.e.

- a) Internal or self-finance- firm can generate its own finance. It is meet with the reserves and surplus which they benefited by profit and keep its portion to maintain the required needs.

b) External finance- External finance for short term provided in various forms such as bank credits, trade credits, hire purchase facilities, overdraft facility, commercial paper- bill of exchanges, etc. as well as banks also provide medium term loans, too. Long term finance is raised in the form of share or equity capital and borrowings. Borrowing of capital consist of various forms such as bank loans, bonds, debentures, finance from various institutions from national and international financial institutions i.e. World Bank, IMF, Asian Bank, etc.

CONTRIBUTION TO INDUSTRIAL FINANCE-

Contribution of the various sources of finance in the context of Indian economy is studied through some statistical references. It showed that how the industrial sector worked and settled down with the assistance of these institutions. Understanding the utmost importance of industrial finance for rapid development Government of India has established a series of financial institutions to generate finance for the industrial sector, i.e. Indian Financial Corporation of India (IFSC) in 1948, Industrial Credit and Investment Corporation of India (ICICI) in 1955, Industrial Development Bank of India (IDBI) in 1964, Industrial Reconstruction Bank of India (IRBI) in 1971, now called IIBI, Export and Import Bank of India (EXIM Bank) in 1982, Small Industrial Development Bank of India (SIDBI) in 1990, and so on. These all are called Development Financial Institutions (DFIs) which provides credit, assistance and guidance to the industrial sector. Industrial growth strengthens GDP, per capita income and leads to sustainable development of the country. It will be more impressive to see that the role of government in contributing the financial assistance to the industrial sector of India.

Following table shows industry wise deployment of gross bank credit in Indian economy during last seven years period. Industrial sector gets finance from money market as well as from capital market. Gross bank credit deployment is extremely important source of finance.

Table No. 1.1- Industry-Wise Deployment of Gross Bank Credit

Sr. No.	Years	Industry (Rs. in Crore)
01.	2014-15	2657629
02.	2015-16	2730679
03.	2016-17	2679831
04.	2017-18	2699268
05.	2018-19	2885778
06.	2019-20	2905151
07.	2020-21	2918028

Source: Reserve Bank of India, Handbook of Statistics on Indian Economy, Date : Sep 15, 2021

Above table no.1.1 showed that bank credit was deployed industry wise in the Indian economy in the last seven years from 2014-15 which was stand for Rs. 2657629 crore increased up to Rs.2918028 crore. Therefore, the progress shown in the table is uneven and shown a fluctuating trend over the period. Finance is the base for any firm and timely and adequate finance is extremely necessary to carry out the business and production activities. The basic reason behind it is the Covid-19 pandemic, effect the overall all the sectors of the economy, it was near about lockdown during last two years from March 2020 to March 2022.

Table No. 1.2- Flow of Resources to Commercial Sector of India. (Rs. in Crore)

Items	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
A. Adjusted Non-Food Bank Credit	775419	495224	916109	1229977	581209	571425
B. Flow from Non-Banks (B1+B2)	730838	979207	1224043	1122424	955534	1125429
B1. Domestic Sources	484981	703377	885589	735678	412438	747630
B2. Foreign Sources	245858	275829	338454	386746	543515	377799
C. Total Flow of Resources (A+B)	1506257	1474431	2140151	2352401	1536743	1696854

Source: Reserve Bank of India, Handbook of Statistics on Indian Economy, Date : Sep 15, 2021

Table no.1.2 showed that flow of resources to commercial sector of Indian economy in the last six years from 2015-16 to year 2020-21. The flow of resources to commercial sector categorized under two major heads A. Adjusted Non-Food Bank Credit and B. Flow from Non-Banks. Flow from Non-Banks divided in two heads domestic sources and foreign sources, both are equally important but for a developing country needs foreign sources to fill the gap of domestic sources which are not capable to fulfill the require finance. During these six years period the except last two years which was affected due to Covid-19, the flow of resources to commercial sector of Indian economy shown a increasing trend. It means the needs of this sector about finance is well recognized and try to fulfill the requirement of this sector with availability of the funds.

Below table no. 1.3 shows the industrial refinance by Reserve Bank of India. Industrial sector required short- medium and long term finance to meet the various requirement of the production of firm. Following financial institutions provide these various types of loans to industry but Government of India understand the increasing demand for these loans which is supported by refinancing to these financial institutions by RBI.

Table No. 1.3: Industrial Refinance by Reserve Bank of India.

Industrial Refinance by RBI	Years (Rs. in Crore)					
	1984-85	1990-91	1994-95	2000-01	2004-05	2008-09
Long-term Finance Outstanding	85	91	95	01	05	09
IDBI	2341	3705	3033	1440	-	-
SIDBI	-	400	1380	2004	-	6269
EXIM Bank	180	745	877	617	-	-
IIBI	-	130	170	160	-	-
NHB	-	125	175	875	50	-
Short-term Finance Outstanding	85	91	95	01	05	09
IFCI	-	44	-	-	-	-
SFCs	4	35	49	80	-	-
ICICI	2	-	-	-	-	-

IDBI	188	-	280	-	-	-
SIDBI	-	-	-	-	-	-
EXIM BANK	-	-	-	-	-	3000
DFHI	-	849	-	-	-	-

Source: RBI, Handbook of Statistics on Indian Economy, Respective Financial Institutions Dt:15/9/2021.

Above table no. 1.3 shows the industrial refinance by Reserve Bank of India. Industrial sector required short- medium and long term finance and that requirement is fulfilled by above institutions. Figures show an increasing trend from year 1984-85 to 2008-09. Therefore, there is uneven progress as the nature of every institution is quite different. Reserve Bank of India provides backup through refinance to these institution to settle the requirement of industrial sector for sound and sustainable development.

Finally, table no. 1.4 shows the financial assistance sanctioned and disbursed by all financial institutions in Indian economy. As various types of financial assistance is required by firms these institutions provides all necessities. Financial assistance sanctioned and disbursed by these all financial institutions studied from year 1984-85 to 2020-21. The amount of sanctioned and the disbursed by these financial institutions shown a difference which is lacunas in fulfilling the requirement of the amount demanded and actual supplied. Therefore, it is also observed that there is uneven progress in during the period but the positive side is that the amount has shown an increasing trend over the period. Proper utilization of financial resources on need base is utter important and that should be follow strictly in this matter.

Table No.1.4: Financial Assistance Sanctioned and Disbursed by All Financial Institutions.

Financial Institutions		Years (Rs. in Crore)							
		1984-85	1990-91	1994-95	2000-01	2004-05	2010-11	2014-15	2020-21
IDBI	<i>Sanctioned</i>	3354	6278	18199	26833	10799	-	-	-
	<i>Disbursed-</i>	2199	4501	10672	17477	6183	-	-	-
IFCI	<i>Sanctioned</i>	415	2430	5720	1767	-	12260	12230	-
	<i>Disbursed-</i>	273	1574	2839	2157	91	8400	8687	77
ICICI	<i>Sanctioned</i>	621	3744	14528	55815	-	-	-	-
	<i>Disbursed-</i>	393	1968	6879	31665	-	-	-	-
SIDBI	<i>Sanctioned</i>	-	2409	4706	10821	9091	42214	55039	98354
	<i>Disbursed-</i>	-	1839	3390	6441	6188	38796	53138	98115
IIBI	<i>Sanctioned</i>	111	235	778	2102	-	-	-	-
	<i>Disbursed-</i>	55	154	398	1710	-	-	-	-
SCICI	<i>Sanctioned</i>	-	332	3720	-	-	-	-	-

	-								
	<i>Disbursed-</i>	-	167	1441	-	-	-	-	-
IVCF	<i>Sanctioned</i>	2	10	13	4	-	158	426	-
	-								
	<i>Disbursed-</i>	1	7	13	3	-	130	298	-
ICICI Ventur e	<i>Sanctioned</i>	-	11	120	230	-	-	-	-
	-								
	<i>Disbursed-</i>	-	11	98	190	-	-	-	-
TFIC	<i>Sanctioned</i>	-	85	229	106	111	738	884	469
	-								
	<i>Disbursed-</i>	-	39	137	61	72	379	584	457
LIC	<i>Sanctioned</i>	220	688	1790	10867	9340	43808	46163	12334
	-								1
	<i>Disbursed-</i>	162	427	1343	7095	7954	38905	40199	42374
UTI	<i>Sanctioned</i>	357	2810	7523	6770	-	-	-	-
	-								
	<i>Disbursed-</i>	236	2241	4791	4600	-	-	-	-
GIC	<i>Sanctioned</i>	144	337	689	1047	1064	1237	-	-
	-								
	<i>Disbursed-</i>	111	170	379	1098	1017	1237	-	-
SFCs	<i>Sanctioned</i>	743	1864	2702	2911	-	-	-	-
	-								
	<i>Disbursed-</i>	498	1271	1881	1979	-	-	-	-
SIDCs	<i>Sanctioned</i>	478	824	1589	2080	-	-	-	-
	-								
	<i>Disbursed-</i>	298	598	1051	1664	-	-	-	-
Total	<i>Sanctioned</i>	6446	2205	6230	12135	3040	10041	11474	22216
	-		5	6	2	4	5	2	4
	<i>Disbursed-</i>	4224	1496	3531	76139	2150	87847	10290	14102
			8	2		6		6	3

Source: RBI, Handbook of Statistics on Indian Economy, Respective Financial Institutions Dt:15/9/2021. (Original source- Report on Development Banking, IDBI and respective financial institutions).

FINDINGS AND OBSERVATIONS-

In a developing economy capital formation is the major issue. India is also suffers with the same, lack of adequate industrial finance hinder the sound development process of the economy. Production and productivity falls due to lack of financial resource, as industry not works with its full capacity it resulted in to decreased number of outputs and lose in profit. Strengthen financial institutions and quick credit and assistance for industrial sector is necessary. Delay in credit process, high interest rate, deficiency in financing, bureaucratic system, political interference, unusual trade union pressure, etc. makes the obstacles in the process of development.

Industrial development helps to provides livelihood, employment generation, income, better living standard, disciplined lifestyle and contribution to GDP, foreign currency, self-independence,

market, infrastructure, information and technology development. Industrial sector leads the development process but the development of industry depends up on the sound and adequate financial assistance. Indian government have done all possible efforts to make available required finance through various financial institutions still it is observed that the industries needs more finance for their various activities to conduct. Foreign finance is also available but the terms and conditions are not always in favor of economy and firm. So, domestic financial market strengthening is most important. Saving collection and utilization in a proper way and in time is very necessary. Unnecessary expenditure is also an obstacle in the development of industries it should be avoid. Efficient and productive management and guidance, research and development, technical education and training, social welfare approach are also necessary for the development of industries.

CONCLUSION-

Industrial sector for any economy especially for developing country have a tremendous important for the sustainable development of the economy. It provides employment, earning, better opportunity and high living, optimum use of the scarce resources of the economy, contributes to GDP, and increases the per capita income and boost the economy towards fast developmental process. Industrial sector can play a vital role in modern India and it is only possible through the development of industrial sector. Industrial sector needs finance or capital for its development. Therefore, industrial development is totally depends upon the finance which is most important for the aspect. Industrial financial crisis are not good at any cost, it is not healthy for sound and sustainable development of the country, wastage of man days, resources, discontinuation of production work, less number of output and increase in the cost of output resulting in reducing in total profit finally gives setback to the sound system of the sector. Indian Government has taken several steps to settle the issues related to industrial finance. Industrial finance related issues handled by using the special mechanism and by establishing several financial institutions by government of India. Tackle these issues are vital important to carry on sustainable development of Indian economy.

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“EVALUATION OF RURAL DEVELOPMENT THROUGH PANCHAYATI RAJ SYSEM”

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ABSTRACT:

The rural India is characterized by wide Spread Poverty and large scale unemployment and under-employment. India the rural areas remain mainly ‘traditional’ . The available resources are even now largely controlled by the elite who constitute a minority of the population . Several primordial structures, such as caste relations, land-based patron-client relations and various cultures practices, permeate the social systems, in rural society, sometimes arresting the process of social change. As a result we witness, skewed distribution of benefits and uneven development of rural areas. Hence there is a strong case for people’s participation through, Panchayati Raj to correct this anomaly .The people’s participation in development activities was accepted as a policy imperative and decentralization through reactivation of Panchayati Raj System was to be an important Step in this direction. Panchayati Raj institutes village local government that plays a significant role in the development of villages especially , health, agricultural developments, women and child development and women participation in local government, etc. The present research paper considers how the Panchayati Raj System was developed, and similarly , Panchayati Raj system evaluated.

INTRODUCTION:

Panchayati Raj refers to the System of local self – government operating in rural areas of India. It derives its name from the indigenous systems of governance in villages and among castes and communities by a group or council of elders called Panchayat, who have been prevalent in northern parts of the South Asia for Centuries. In contemporary India, Panchayats, along with municipal corporations in urban areas are the third level of governance , district from the central (federal) and state (provincial) Governments. But in several states in India , they were not given enough power and responsibilities and were neglect, although modern village panchayats have been constituted since the late 1950s. The 73rd Constitutional amendment of 1992 laid out provisions for the creation of local self –government institutions in villages consisting of an elected body called Panchayat which will be accountable to the Gram Sabha – the assembly of all eligible voters in a village. The amendment mandated states to conduct regular elections to Panchayats and also laid out the broad function of Panchayat Raj the preparation and implementation of plans for economic development and social justice. It also made provisions to ensure adequate and sustained financial resources for these institutions to operate autonomously. This research paper looks at how the panchayati Raj system has evolved since independence and what the current situation is. Secondary data is used to write this research paper.

OBJECTIVES:

1. To examine the various committees implemented for the development of rural areas.
2. To study the correlation between Panchayat Raj system and rural development.

HYPOTHESIS:

1. There is no transparency in the implementation of various schemes in rural areas.
2. Representatives from rural areas are not well educated.

3. Husbands of female representatives are more involved in politics and economics in rural areas.

STAGES OF DEVELOPMENT IN PANCHAYAT RAJ SYSTEM:

1. The Community Development Programme:

On 15 August 1947, India got an opportunity of redeeming the pledges made to the people during the long-drawn freedom movement. Among the first tasks that India had to assume was the formulation and execution of the first five year plan in the fifties. Post Independence the first major development program launched in India was Community Development Programme in 1952. Core philosophy was overall development of rural areas and people's participation. This program was formulated to provide an administrative framework through which the government might reach to the district, tehsil/taluka and village level.

All the districts of the country were divided into "Development Blocks", and a "Block Development Officer (BDO)" was made in charge of each block. Below the BDO were appointed the workers called village level workers (VLW) who were responsible to keep in touch with 10-12 villages. So, a nationwide structure was started to be created. Thousands of BDOs and VLWs were trained for the job of carrying out array of government programmes and make it possible to reach the government to villages. Top authority was "Community Development Organization" and a Community Development Research Centre was created with best academic brains of the country at that time.

This programme was not successful. Its failure was directly attributed to inadequacy of avenues of popular participation in local level programmes of rural development. This was the conclusion of the study team headed Balwant Rai Mehta.

2. Balwant Rai Mehta Committee Report:

In 1957, the Balwant Rai Mehta Committee was appointed to study the Community Development Programmes and National Extension Services Programme especially from the point of view of assessing the extent of people's participation and to recommend the creation of the institutions through which such participation can be achieved.

Balwant Rai Mehta was one of the legendary freedom fighters of the country who participated in the Bardoli Satyagraha. He is best known as the second Chief Minister of Gujarat. Balwant Rai Mehta was a parliamentarian when the committee was established. He is credited for pioneering the concept of Panchayati Raj in India and also known as Father of Panchayati Raj in India.

The Key recommendations of Balwant Rai Mehta Committee were as follows.

Panchayati Raj Institutions should be composed of elected representatives and should enjoy enough autonomy and freedom. The Balwant Rai Mehta committee recommended a 3-tier Panchayati Raj System which includes:

- Zila Parishad at the District Level.
- Panchayati Samiti at the Block/Tehsil/Taluka Level.
- Gram Panchayat at the village level

The committee recommended that the Gram Panchayats should be constituted with directly elected representatives, whereas the Panchayat Samiti and Zila Parishad should be constituted with indirectly elected members.

- The status of the Panchayat Samiti should be of that of an executive body, while the status of the Zila Parishad should be that of an advisory body.

- The Zila Parishad should be chaired by the District Collector.
- These democratic bodies must be given genuine powers.
- These bodies should be given adequate resources to carry out the functions and fulfill responsibilities.

The Balavant Rai Mehta report was greeted very warmly, and Panchayati Raj was introduced with great fanfare all over the country. The committee recommended a three tier system of rural local government, which is called panchayati raj. The principal thrust of the Mehta report was on the decentralization of democratic institutions in an effort to shift decision centers closer to the people to ensure their participation, and to put the bureaucracy under local popular control.

The recommendations of the Balavant Rai Mehta Committee were accepted by the National Development Council in 1958 and subsequently Rajasthan in 1959 became the first state in India to launch the Panchayati Raj. The institution of Panchayati Raj was inaugurated by Jawahar Lal Nehru on October 2, 1959 in Nagaur District of Rajasthan. Nine days later, Andhra Pradesh became the second state to launch Panchayati Raj at Shadnagar near Hyderabad. The launch of the Panchayati Raj Institutions was a thumping success and soon the states started adopting the institutions. This continued for 5-6 years and after that the institutions started crippling due to lack of resources, political will, and bureaucratic apathy and change the government priorities. The rural elites dominated the system and the benefit of the development schemes was not able to reach to the last corner of the country.

The legitimacy of the Panchayati Raj Institutions came under question. There was not much development in this sector until the Congress was thrown out of center and Janta Government came in 1977. However, before that there were some efforts in the form of committees done to make the system more efficient.

Santhanam Committee:1963

The Balavant Rai Mehta Committee was followed by the Santhanam Committee. This committee was formed by the Government of India to solve the following important practical questions.

- How and in what ratio, the revenues should be handed over to PRIs?
- What should be the criteria of sanction of grants to them by State Government.
- What should be the status of the financial Relations between the different levels of PRIs?

So, in a nutshell, the Santhanam committee's scope of study was the financial matters of the PRIs. The important recommendations this committee made are as follows:

- The Panchayati Raj Finance Corporations should be established.
- All the grants at the state level should be sent in a consolidated form to various PRIs.
- Panchayats should have power to levy special tax which should be based upon the land revenue and house tax etc.

It turns out that Santhanam Committee gave some Practical recommendations to matters of financial relevance. There was one more major issue of Implementation of PRIs. This was- what should be the point of decentralization? Should it be a Tehsil/Taluks/block or a District? If it is a district, then what should be the relevancy of the middle tier of Panchayat Samitees? If it is to be Tehsil/Taluka/block, then how the effective decentralization can take place looking at vastness of the country?. After this Ashok Mehta Committee and G.V.K.Rao Committee were formed.

Ashok Mehta Committee: 1977

In December 1977, the Janta Government appointed a 13 member committee which was headed by Mr. Ashok Mehta. The committee was appointed for following:

- What are the causes responsible for poor performance of the PRIs?
- What measures should be taken to improve performance of the PRIs?

The Ashok Mehta Committee submitted its report in 1978 and made more than 130 recommendations. The essence of Ashok Mehta Committee recommendations is as follows:

3-tier should be replaced by the 2-tier system. The upper tier would be the Zila Parishad at the district level and lower tier should be the Mandal Panchayat, which should be Panchayat of group of villeges covering a population of 15000 to 20000. The committee recommended that the base of the Panchayati Raj System should be a Mandal Panchayats. Each Mandal Panchayat should contain 15 members directly elected by the people. The head of the Mandal Panchayat should be elected among the members themselves.

Zila Parishad should be the executive body and made responsible for planning at the district level. The Zila Parishad members should be elected as well as nominated. The MLA and MPs of the area should have the status of the Ex-officio chairman of the Zila Parishads. Development functions should be transferred to the Zila Parishad and all development staff should work under its control and supervision.

From the above recommendation you can see that the Ashok Mehta Committee recommended abolishing the middle tier i.e. Blocks as unit of administration. It recommended that the district should be the first point for decentralization under popular supervision below the state level. In the matters of finance, the committee said that compulsory items of taxation should be put under the jurisdictions of the Zila Parishads so that they are able to mobilize their own financial resources.

The committee recommended that there should be regular audit at the district level and a committee of legislatures should check whether the funds allotted for the vulnerable social and economic groups are actually spent on them.

One more important recommendations of this committee was that there should be Nyaya Panchayats as separate bodies from that of development Panchayats. The Nyaya Panchayats should be presided over by a qualified judge. It was the Ashok Mehta Committee that recommended that there should be a minister for Panchayati Raj in the state council of ministers to look after the affairs of the Panchayati Raj institutions.

Summary, the Ashok Mehta committee made very good recommendations, but before any action could be taken on the recommendations of this committee, the Janata Government collapsed. So, the zeal to implement the recommendations got wiped out. However West Bengal and Karnataka were two state that took initiatives on the basis of recommendations of the Ashok Mehta Committee.

As per the recommendations the Karnataka Government passed the Karnataka Zilla Parishads, Taluka Panchayat Samitis, Mandal Panchayats and Nyaya Panchayats Act, 1983 (Karnataka Act 20 of 1985). The Ashok Mehta committee noted that except the states of Maharashtra and Gujarat, the PRIs were not given an opportunity to take up implementation at a satisfactory level. The Zila Parishads were not relevant in the implementation of several Government programmes which ought to implement at the grass root level. Committee noted that the bureaucracy was also responsible for the decline for particularly two reasons:

- The officers felt that they are primarily accountable to the state Governments.
- They were not able to adjust to the working under the supervision of the elected representatives.

G.V.K. Rao Committee:1985

The Ashok Metha Committee was followed by GVK Rao Committee in 1985. This Committee was appointed prior to the 7th Five Year Plan, to recommend on an integrated concept for growth and poverty alleviation. The committee had the following tasks:

- Examine the existing administration structure for rural development and detail out the functions and revenue resources of the PRIs.
- Recommend the administrative arrangements for rural development and poverty alleviation programmes.
- Recommend on revitalizing the PRI.

The essence of the recommendations of the GVK Rao Committee is as follows:

- The district level Zila Parishad should be the basic unit for policy planning and programme implementation. The Zila Parishad should be the pivotal body for the scheme of the democratic decentralization.
- The state level planning functions should be transferred to the Zila Parishad for effective decentralized planning.

So, in a nutshell, the GVK Rao Committee was of the view of making the district as the pole of democratic centralization. The committee also recommended that a post of District Development Commissioner should be created, who would work as the CEO of the Zila Parishad. The District Development Commissioner should be in charge of all the development departments at the district level.

This was a big deviation from the previous committees which recommended the lower bodies as bases and assigned the major role to the Panchayats and Mandal Panchayats in the development.

L.M.Singhvi Committee: 1986

A year after the GVK Rao committee, the Government of India set up Dr. L.M.Singhvi Committee. The Prime Minister was Rajiv Gandhi. The L.M. Singhvi Committee was of the view that the Panchayati Raj Institutions declined in the country because of –

- Absence of a clear concept.
- Absence of political will.
- Lack of research, evaluation and monitoring.

The committee was in favour of making ways for the PRIs to ensure the availability of the enough financial resources. The L.M.Singhvi Committee is best known for recommending the constitutional status for Panchayats. This was virtually the first committee after decades of India's experiments with the decentralization which found the "Gram Sabhas" as the "incarnation of the direct democracy."

RECOMMENDATIONS:

- The PRIs should be recognized, protected and preserved constitutionally. A new chapter should be added in the Constitution of India which should enshrine the provisions to ensure free, regular and fair elections in the PRIs.

- For revenue procedures, the Singhvi Committee was of the view that there should be optional and compulsory levies which should be entrusted to the PRIs. For initial years, the state government may levy on behalf of the PRIs and disburse money to them. This disbursement should be based upon the recommendation of the State Finance Commissions.
- For Jurisdiction of thr PRIs, Nyaya Panchayats should be established for a cluster of villages.
- Gram Sabha is the embodiment of the direct democracy and the village Panchayats should be more organized. Gram Sabha should be given Importance.
- The Singhvi Committee also recommended establishment of the Judicial Tribunals in the states which would tackle the controversies regarding the elections to the Panchayati Raj institutions.

Singhvi Committee versus Sarkaria Commission.

The above recommendations of the Singhvi Committee, though revolutionary, were opposed by the Sarkaria Commission on Centre-State Relations, which submitted its report in 1988. This commission was of the view that enacting any law on the Panchayats is exclusive power vested in the states and rather than adding new chapter in the constitution, there should be a uniform law, applicable throughout India. A Model bill can be drafted on the basis of consensus among all the state at the level of Interstate Council.

64th Amendment Bill:

Despite the contradictory view of the Sarkaria Commission, the government had zeroed in on giving constitutional protection to the PRIs. In this regard, the 64th amendment bill was introduced in the parliament by Rajiv Gandhi Government on 15 May 1989. The bill got lapsed because it could not pass in Rajya Sabha. This was on 15 October 1989. On 27 November 1989, the tenure of the Rajiv Gandhi government ended and elections were held. Rajiv Gandhi lost the elections, and the result was a minority government under V.P.Singh and the National Front. This was the first minority government, since 1947, with help of the Left Parties and Bharatiya Janta Party, who supported the government from outside.

74th amendment Bill:

The VP Singh Government introduced the 74th Constitutional Amendment Bill on September 7, 1990. This bill also got lapsed because the minority Government of VP Singh collapsed leading to dissolution of the Lok Sabha.

72nd Amendment Bill and 73rd Amendment Act:

The 72nd amendment Bill was enshrining a comprehensive amendment of the Constitution and was introduced on 10th September, 1991 by G. Venkat swamy. The bill was passed in the Lok Sabha on December 22, 1992 and the Rajya Sabha on December 23, 1992. After having been ratified by 17 state assemblies this bill came into effect as Constitution 73rd Amendment Act 1993 w.e.f. April 24, 1993.

Thus, April 24, 1993 became the landmark day in the history of Panchayati Raj in India. By this amendment act, a new part IX was inserted in the Constitution of India enshrining the provisions for the Panchayats. Here please note that Original part IX was repealed by one of the amendments of the constitution. Constitution (Seventy Fourth Amendment) Act, 1992 has introduced a new part IXA in the Constitution, which deals with Municipalities.

Present situation of Panchayati Raj:

At present Panchayat Raj system is running through three tier system. To strengthen e-governance in Panchayati Raj Institutions (PRIs) across the country, Ministry of Panchayati Raj (MOPR) has launched e-gramswaraj, a user friendly web-based portal. eGramswaraj aims to bring in better transparency in the decentralized planning, process reporting and work based accounting. Currently “Svavitva” scheme has been launched.

Major Findings:

At present there is transparency in the functioning of Panchayati Raj. E-Governance are being used everywhere. Government benefits are reaching many people at the grassroots level. Welfare schemes of various governments are reaching out to the people. Women power developing in rural areas. Similarly, in Panchayati Raj System, Women representatives are being elected. Overall, the Panchayati Raj System has been Successful. In this regard, the Balwant Rai Committee has to be Considered first.

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“MGNREGA : A Journey since Inception”

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ABSTRACT

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) commenced in 2005 to provide 100 days of wage employment in every financial year to rural households whose adult members are willing to do unskilled manual work in the rural areas. It was introduced to address the worst kind of poverty in the country, and provide unskilled wage work to the poor at the bottom who have very low risk bearing capacity and poor credit worthiness to take up self-employment ventures and have strong preference for wage work. The MGNREGA is the unique employment programme and it goes beyond poverty alleviation and recognizes employment as a legal right. This legal commitment is a landmark event in the history of poverty alleviation schemes of India. It is also unique programme in the world, as no country in the world has ever given legal right of this kind of such a large rural population who have very poor socio-economic conditions. At present, the implementation procedure and corruption of MGNREGA has become a debatable issue for researchers, academicians, and politicians. Keeping these views in mind, the present paper analyses the various aspects like, Progress and Functioning part of MGNREGA since 2006-07 to 2021-22. At last, this article provides some Suggestions and Policy Implications for continuity and consistency of MGNREGA, which will be helpful for better implementation of the scheme towards a journey of a New Decade.

INTRODUCTION

Mahatma Gandhi has rightly pointed out that real India lives in Village, census data also proved the same; As per the census of 2011, about 74 percentage of population in India Subsists in 6,38,596 villages directly or indirectly involved in Agriculture and its allied activities for earning their Livelihood. Out of them about 50 percentage of the villages have poor socio-economic conditions. Since the independence, extreme efforts have been taken up by the Government of India to improve the living standard of Rural Populace. With this in view, Indian parliament passed a revolutionary novel and unique Act i.e. National Rural Employment Guarantee Act (NREGA) in 2005. The ongoing programmes of Sampoorn Grameen Rozgar Yojana (SGRY) and National Food for Work Programme (NFFWP) were subsumed within NREGA. It was renamed on 2 October 2009, as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Mahatma Gandhi National Rural Employment Guarantee Act (here after NREGA) goes beyond poverty alleviation and recognizes employment as a legal right (Chakraborty, 2007). Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a “Silver Bullet” for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. MGNREGA is one of the largest ever work employment programme visualized in human history. MGNREGA is the flagship programme of the Government of India that directly touches lives of the poor and promotes inclusive growth. It comes at a time when there is a severe rural livelihood distress.

Recently, the Global Human Development Report (GHDR, 2015) conducted by UNDP refers to MGNREGA as one of the pioneers in social protection measures in the world, with comparable other schemes Rural Employment for Public Assets in Bangladesh, Jefes De Hoger in Argentina and

Karnali Employment Programme in Nepal. These programmes are limited in scope, in terms of their inclusion criteria of beneficiaries compare to MGNREGA.

With an outstanding progress MGNREGA enters the 18th year, and research report point out that MGNREGA has continued to achieve several milestones in the collective Indian Journey towards grounding in the values of equality and social justice. Here, we are trying to reveal some progress and execution of MGNREGA and its achievements so far. At last, paper provides suggestions and policy implications for continuity and consistency of MGNREGA, which will be helpful for better implementation of the scheme towards a journey for the New Decade.

Progress of MGNREGA since Inception:

To understand the scenario of progressive report of MGNREGA, we need to focus firstly on three indicators of the progress of MGNREGA i.e. financial aspect of the scheme which include total fund released during each financial year and total expenditure made on it, total employment generated includes Number of households, Number of Person days and lastly number of works taken up and completed under MGNREGA. The following table, provides details related to financial aspect under MGNREGA, Employment generated and number of works taken up and completed under MGNREGA during 2006-07 to 2021-22.

Table - 1 Progress of MGNREGA since 2006-07 to 2021-22

Year	Funds Availability (Rs. Crore)	Total Expenditure (Rs. Crore)	Total Employment		Number of Works	
			No. of HHs (Crore)	Persondays (Crore)	Taken (Lakh)	Completed (Lakh)
2006-07	11300.00	8823.25	2.10	90.50	8.35	3.97
2007-08	19278.78	15858.44	3.39	143.68	17.81	12.14
2008-09	37361.40	27250.68	4.51	216.32	27.25	12.14
2009-10	49653.06	37971.19	5.26	283.32	46.03	20.97
2010-11	54172.14	39377.27	5.49	257.15	50.99	25.90
2011-12	48832.49	38034.70	5.06	218.81	82.51	18.56
2012-13	42464.26	39778.29	7.97	230.41	104.62	25.53
2013-14	33000.00	30287.00	4.53	208.86	94.59	25.77
2014-15	34000.00	16929.41	3.89	155.88	67.22	25.94
2015-16	34699.00	23673.74	4.24	189.08	76.66	49.47
2016-17	57386.67	58062.92	5.12	235.64	162.54	65.46
2017-18	64985.89	63649.48	5.11	233.74	185.56	62.63
2018-19	69,228.68	69,618.59	5.27	267.96	197.06	90.22
2019-20	75,510.25	68,265.97	5.48	265.35	189.31	74.67
2020-21	1,18,918.47	1,11,719.57	7.55	389.09	221.91	84.31
2021-22	99,435.64	97,834.34	7.11	344.49	206.18	79.28

Website Source: www.nrega.nic.in (MGNREGA Public Data Portal) retrieved on 21st March, 2022.

Table-1, shows that the overall progress of MGNREGA in India from 2006-07 to 2021-22. In the country total funds availability was Rs.11,300 crore; from this total amount spent on various works was Rs.8823.25 crore in 2006-07. During the same period, total no. of Households were employed was 2.10 crore and person days generated through MGNREGA was 90.50 crore. We can see that, total of 8.35 lakh works were taken up during 2013-14 and only 3.97 lakh works has been completed. In the year 2007-08, total expenditure accourd Rs. 15858.44 crore against the total fund

available of Rs.19278.78 crore. It generated 143.68 crore person days with employment covering was about 3.39 crore Households. Against total works taken up 17.81 lakh, only 12.14 lakh works were completed.

During 2008-09 to 2019-20, overall scenario of Progress of MGNREGA was remarkable in all aspects. Mostly, in terms of Total amount availability and total no. of expenditure has been made on various activities were increased continuously except 2011-12 and 2012-13 financial years (See Table 1). So far as employment generation is concerned, the same pattern has been observed like Fund Availability and Expenditure Aspects. With a view to, may strengthen the compulsion of quality of assets creation and livelihood for the Scheme; it was surprising to say that total no. of works taken up was also gone high and nearby 80 to 90 per cent works were completed during this couple of years.

Lastly, in 2020-21, total funds released by central government were about Rs. 1,18,918.47 crore against this fund total expenditure was only Rs. 1,11,719.57 crore. A total employment provided to Rural Households was 7.55crore and it created 389.09 crore person days during this time. A total 221.91 works were taken up and the works were completed was about 84.31 crore during 2020-21 in across the country. Similarly, in 2021-22, total funds released by central government was about Rs. 99,435.64 crore against this fund total expenditure has been made only Rs. 97,834.34 crore. A total employment provided to Rural Households was 7.11 crore and it created 344.49 crore person days during this time. A total 206.18 works were taken up and the works were completed was about 79.28 crore during 2021-22 financial year. In every successive year, total funds released by the Government for MGNREGA indicates that how the gigantic size of the programme! It also reveals that central government wants to focus more and more to sustain this rural development MGNREGA; for better aspect of Rural Empowerment.

Functioning of MGNREGA since Inception

In order to understand the functioning part of the programme we need to focus on the essential wage policy, women's empowerment, arresting distress migration and bonded labour, payment systems.

1. Changes in the Wage Policy

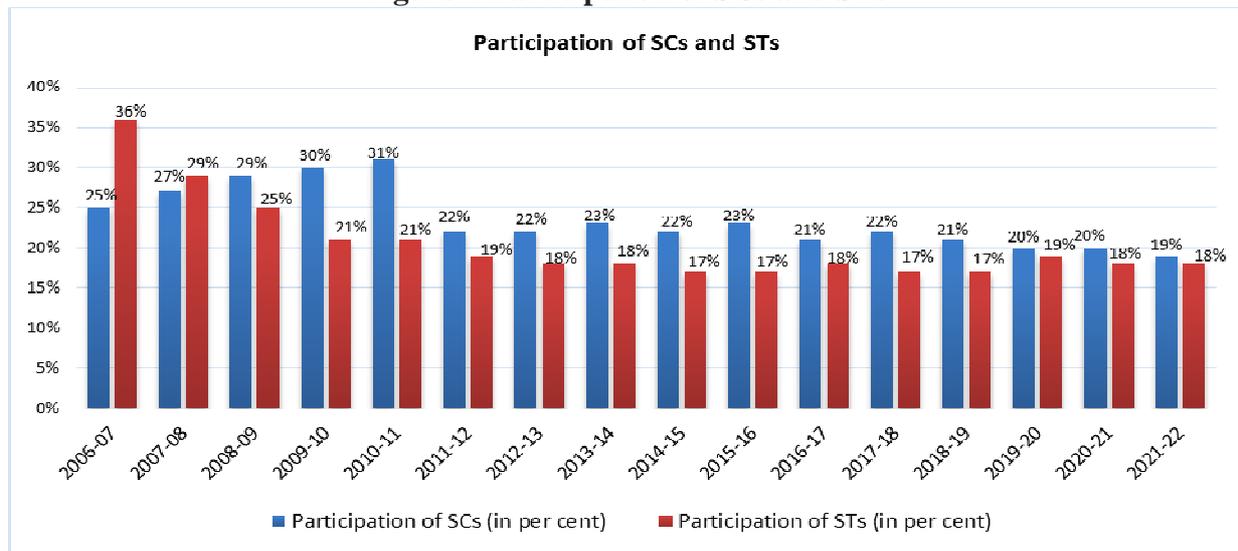
As per the prescribed guideline of the programme, The MGNREGA has two different provisions relating to wage payments. Section 6 (1) which provides for the Central Government to notify the wage rate and Section 6 (2) which allows for the State Government to notify the wage rate. The Central Government meets the costs in full, for the wages of unskilled workers employed under the programme. Since the implementation of the Act, both provisions have been used till 2009; Section 6 (2) was under implementation wherein the minimum wage was fixed by the State Government as per section 3 of the Minimum Wages Act, 1948 for Agriculture Labourers. This was notified as the MGNREGA wage rate in the respective states. From 1st January, 2009, Section 6 (1) has been applied with the Central Government revising the notified MGNREGA wage rates for all states every year. Later on, from 1st January, 2011, it was notified that MGNREGA wage rates have been indexed to the Consumer Price Index Agriculture Labour (CPI-AL). In the year 2018, Government of India has revised the wage rates under Section 6(1) of MGNREGA 2005. (Gazette Notification, 2018)

2. Social Inclusion: Participation of SCs and STs

Number of researches has suggested that the MGNREGA is succeeding as a self-targeting Programme, with participation from Marginalised Groups including the Schedule Castes (SCs) and Schedule Tribes (STs). The share of SCs and STs in the work provided under the Act has been

increased year by year. Following figure clearly shows the fact of participation of SCs and STs in the Programme.

Figure-1 Participation of SCs and STs



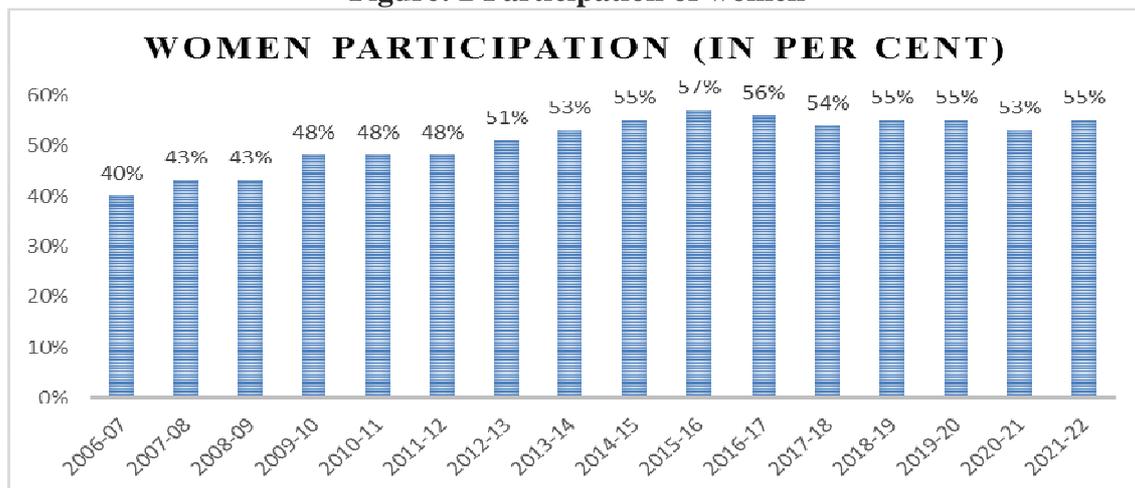
Website Source: www.nrega.nic.in (MGNREGA Public Data Portal) retrieved on 21st March, 2022.

In the figure we can see that the participation of SCs has remained above 20% from FY2006-07 to FY 2020-21, even it shows that it has declined in FY2021-22 afterwards and stand nearby 19 per cent to 19 per cent. While on the other hand, the Participation of the Scheduled Tribes (STs) has declined year by year and it has fallen in between 36 per cent to 18 per cent from FY2006-07 to FY 2020-21.

3. Women's Empowerment

Various provisions and guidelines under the Act aim to ensure that women have equitable and easy access to work in any decent working conditions. equal payment of wages and representation in decision making bodies. The participation of women in the scheme has been presented in below figure.

Figure: 2 Participation of women



Website Source: www.nrega.nic.in (MGNREGA Public Data Portal) retrieved on 21st March, 2022.

Above figure shows the trends of the participation of women each and every financial year has increased from 40 per cent to 57 per cent, with this the rate of person days and equal wages for women has increased. Number of studies and field evidence suggest a positive impact of the Scheme on the economic well-being of women and for their children. A large number of women workers report spending their Money Wages to avoid Hunger, repay small Debts, paying their child's schooling etc.

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THE ROLE OF SOCIAL REFORMS & IT'S CHALLENGES OF EFFECTIVE POLICY. IN EMERGING ECONOMICS

Dr. Ansari Naseem Bano Jameel Ahmed

INTRODUCTION:-

The World is fighting a do-or die battle against an invisible enemy known as SARS-Cov-2. As lakhs of people the world over are dying & dying to live we as professors continue to keep them informed of the nature of the pandemic & the ways to overcome it through news perspective pieces & visual elements. In this extraordinary situation we seek your continued support & patronage to keep our socially responsible journalism of over three & a half decades going. Please subscribe to our digital edition as an expression of your solidarity with us.

These are following ideologies played role in the field Solidarity with us.

1] P. Chidambaram, Member of Parliament, Rajya Sabha.

There is a recognition even within the congress which introduced the economic reforms in 1991, that growing inequality is a grave challenge & a lot more should have been done. But the party wished to draw a distinction between its vision & that of the N.D.A. Excerpt from an email interview of frontline by former Finance Minister & veteran congress leader P. Chidambaram. As part of the party that heralded economic reforms in the early 1990s how do you assess the situation three decades later?

The last three decades have seen many ups & down, many impressive reforms & some bad decision & a golden period of growth (2004-2010) & a period of a depressing & a decline (2018-2021). I am therefore left with mixed feelings. Now I am worried that we have taken our eye off the ball (rapid economic growth). The present government focus is on polarising the electorate & dividing the people. The people on their part are not demanding economic reforms & hold the government accountable. No, country where large sections of the people live in squalor besides poverty & ignorance, can grow at a bricks rate.

Neoliberalism: -An era of growth sans justice:-

The last 30 years have seen a great increase in income & wealth inequality was this outcome of the reforms inevitable or could things have been done differently? When an economy that was closed for four decades is opened up inevitably there will be early winners & some losers inequality will increase but such trends can be & ought to be arrested. We failed to do that we tried to address inequalities through expanded welfare measures.

MGNREGA [Mahatma Gandhi National Rural Employment Guarantee Act], right to education, Food Security & so on those were right measures but not enough we should have also addressed issues like unequal access to health care, unequal school education systems, low tax-to-GDP ratio. Unsatisfactory proportion of direct taxes to indirect taxes, absence of inheritance tax, a soft wealth tax. Emerging monopolies, ineffective laws on competition & so on. Growing inequalities is a grave challenge.

You have been part of Non-Bhartiya Janata Party (BJP) government both in the united progressive alliance (UPA) & the United Front (U.P.) is there a difference in approach to reforms

between such government & the BJP – led NDA government or is there a fundamental unity in approach?

There is fundamental differences between non BJP governments. In the former the congress had a major presence (UPA) or a major influence (U.F). Now the congress is systematically excluded & all that is stood for is being deliberately erased. The approach to economic reforms of the congress & its allies was “inclusive” whereas the BJP & its allies have adopted a sinister & subtle form of “exclusion”.

There is a definitely no unity of approach & there never will be given the political philosophy of the BJP.

The term crony capitalism has been associated with economic reforms & this was acknowledged by Manmohan Singh when he was Prime Minister. How do you see the situation today?

Under the congress & UPA government cronyism as a lurking danger Now under the BJP cronyism is a better fact, a depressing reality. The most recent manifestation of cronyism is how the manufacture & supply of vaccines have been managed to protect a duopoly.

Despite the initial hype, the sputnik vaccine has only a nominal presence in the country. The entire process of Emergency Use Approval (EUA) & Final Approval has been orchestrated in such a manner that even after 10 month invention & the use of many vaccines only two vaccines are used in India’s vaccination programme.

A Corporate-Communal nexus has emerged: - Sitaram Yechury:-

The covid crisis has led to the realisation the world over that the withdrawal of the state may have been excessive. At least temporarily, many govt. have discarded that logic that is behind India’s Fiscal Responsibility & Budget Management (FRBM) Act do you think a rethink is necessary in India?

India does not have the luxury of the United States or the developed European Countries. They are not only developed they are rich & attract Capital. They can afford to relax the fiscal discipline & quickly re-impose the discipline we need & we must adhere to the FRBM Act away. The exception must be rare few & far between. The dire situation in which the Indian economic growth over right quarters (man-made) & a pandemic (beyond our control). In such an exceptional Situation we should have kept aside the FRBM Act & expanded government expenditure. The government should have spent & even now, should spend money. If necessary the government should borrow & spend.

What is the implication of the undermining of India’s Secular democracy for the future of the reform process & the economy?

Is there a mutual relationship between the two?

There is a close almost symbolic, relationship between Secular democracy & an open, reform-driven economy. History teaches us that only open Societies have made rapid economic progress & eliminated poverty. This lesson is more relevant in a populous & plural country like India. If large section of the people are kept out or discriminated against or left behind the nation cannot achieve high economic growth, Because of discrimination oppression & exclusion, millions of the people belonging to the Scheduled, Castes, Scheduled tribes. Most Backward Classes, religious minorities & linguistic minorities are performing & producing below their potential. The below-potential contribution to output depresses the GDP if that is taken as a measure of economic progress. Secularism does not concern religion alone. A secular approach means keeping out every

kind of prejudice, hate discrimination & majoritarianism. Unless is a Secular democracy & behaves like one India cannot aspire to economic greatness.

DR. Man Mohan Singh:-

Today Man Mohan Singh is 87 year old. He was the Prime minister 10 year (2004-2014) & his last term didn't exactly end on a good note. But he hoped history would judge him more fairly. The congress party today need another mascot to represent a new economic vision for India & without doubt it is the man sitting in Chicago.

Raghu Ram Rajan was chosen by Man Mohan Singh as Reserve Bank of India governor in 2013 when the Indian economy started facing a relatively smaller crisis of economic growth buzzwords then was "Policy Paralysis". Rajan like Manmohan Singh isn't just an economist. He's emerged as a popular public face. How many former RBI Governors name can most people recall?

Raghu ram Rajan a well-meaning economist or partition critic?

Man for Job:-

The Indian economy today is bettered so badly that it is looking at an unprecedented crisis. Maruti Suzuki could sell a single car in all of April thanks to the coronavirus lockdown. Not like the automobile industry was doing too well before the covid-19 crisis either. India's economic engines have had life sucked out of them by demonetisation GST & now the pandemic. This great crisis need a new Manmohan & without doubt the answer is Raghu ram Rajan.

If we look ahead at the next 5-10 years, it is obvious that India will need a drastically new economic vision to replace Prime Minister Narendra Modies Command-control hocus pocus such a new vision can only come from the congress. Since the BJP has no time for economic talent Modi has made his decision for "Harvard" clear.

It would be an understatement to say that Raghu ram Rajan who went to IIT. IITM-MIT. Is well liked by middle class India.

Thursday video call with Congress leader Rahul Gandhi made it clear for the first time that rumours of Rajan Political inclination & ambition are true. At one point Rajan was even parsing Rajiv Gandhi's devolution of power to the Panchayati Raj & Rahul Gandhi basking in reflected glory. The congress party could use Raghu ram Rajan more closely involve him more formally & publicly to make him in the 2020s what Manmohan Singh meant to the congress in the 1990.

PAN INDIA APPEAL: -

Rajan can help swing NRIS CEOs & women voters. He can help the congress win back some of the middle class support it has to Modi & (not necessary to the BJP).

Rajan's Hindi is pretty good as he demonstrated Thursday when he spoke of Rs. 65000 crore for the poor. But anything he lacks in the in the Hindi heartland appeal he can make up by giving the congress greater heft in South India.

Not many Public figure outside of Raisina Hill, Bollywood & cricket are able to have a national appeal that defies state boundaries.

Raghu ram Rajan, like Manmohan Singh, isn't seen as a Tamil Nadu guy or a M.P (Madhya Pradesh) guy (he was born in Bhopal). Or a Delhi (he went IIT-Delhi). This truly national appeal means he does not have any provincial baggage.

Rajan could become the Symbol of a new contract between the aspirational Indian & the congress party.

"Raghu ram Rajan Says Covid-19 greatest emergency for Indian economy Urjit Patel advises caution.

ANTIDOTE TO MODINOMICS:-

Greater Public energumen by Raghu ram Rajan for the congress is justy what the party needs today to assert that it has better ideas for the deep economic crisis of India 2020.

India has wasted a decode in BJP Congress Partisan politics & all we have is a personality cult amidrising unemployment. The congress on its own is too discredited even today to use this opportunity. But if Raghu ram Rajan become the voice of the congress partyon matters of business & economy thing could be different when Raghu ram Rajan speak, Modinomics automatically looks stupid.

Raghu ram Rajan has so far behave like a “Political tourist” in India But perhaps the problem is that the congress party hasn’t extended him a long-stay invite. It is time the congress persuaded him of a higher purpose than his academic pursuits.

Parnab Mukherjee’s as a Social Reforms its Indian economy:-

Parnab Mukherjee’s considered a top – notch finance Minister, held the office twice for the first time under Indra Gandhi and then under Manmohan Singh.

Revered as one of the best finance Minister Parnab Mukherjee held the office under two prime Minister Indra Gandhi & Manmohan Singh. In the first term as the finance Minister Parnab Mukherjees battled severe droughts, high inflation & abysmalforeign reserves to expend the Indian economy. In his second stint at the North Block, he steered India out of the throes of the 2008 economic crisis.

This business today in infographic takes a look at the five decade – long career of Parnab Mukherjee & his admirable achievement.

Remembering Parnab Mukherjee & his economic legacy:-

Mukherjee has made India proud by serving at many international forums such as IMF World Bank, Asian Development Bank African Development bank & many others through the years Mukherjee was also rated as one of the best finance ministers of the world in 1984 according to a survey conducted by “Euro Money” journal.

Former President Parnab Mukherjee has donned many hats in his over five cade long career. Having served successive government in my raid capacities. Mukherjee has played a key role in shopping India’s economy.

Nicknamed Pottu – da he served two terms as the countries Finance Minister (FM) 25 year apart, first under the Indra Gandhi government between January 1982 & December 1984 & second under Prime Minister Dr. Manmohan Singh between January 2009 & June 2012, Mukherjee is the only FM to have presented successive budgets in the pre-liberalisationas well as post-liberalisation era.

A trained lawyer with a degree in history & Political Science he has straddled several ministries during his career in the corridors of power, Spanning external affairs economic affairs, finance , defence transport & communication, shipping, commerce & industry & the erstwhile planning commission.

His stint as India’s finance minister under the Indra Gandhi regime (Pre-liberalisation era) won him many accolades for paying **back** the International Monetary fund’s (IMF) loans under his stewardship. India earned the distinction of not withdrawing the last instalment of IMF loan worth \$.11 billion.

In the 70’s & 80’s. he played a key role in setting up regional rural banks (1975) the Exim Bank of India & National Bank for Agriculture & Rural Development (1981)-82).

Mukherjees was also rated as one of the best finance Minister of the world in 1984, according to survey conducted by “Euro-Money” journal.

He is also attributed to as the architect of the Direct Tax Code which did not get implemented at that time. Mukherjee under the code suggested superseding the Income Tax Act with an aim to broaden the income tax base.

He also proposed raising the exemption limit & bringing about some changes to the tax slabs.

In what come to be known as the Gadget Mukherjee formula Mukherjee came up with a modified formula for resource sharing between the centre & the states in 1991.

Mukherjee has also made India proud by serving at many international forums, such as IMF World Bank, Asia Development Bank.

African Development Bank, & many other through the years. He severed on the Board of Governors of.

- The international Monetary fund (1982,1985, & 2009,2012)
- The World Bank (1982,1985) & (2009,2012).
- Asian Development bank (1982-1985) & (2009, 2012).
- African Development bank (1982-1985) & (2009,2012)
- Chairman – Group of 24 nations in IMF & World Bank (1984 & 2011-12).
- Presided over SAARC Council of Ministers conference May-1995, November 1995 & April 2007.

THE ECONOMIC IDEAS OF URJIT PATEL:-

Reserve Bank of India governor – designate Urjit Patel is a man of few words. In his 43 months as deputy governor at the central bank he has given one interview & delivered about two public addresses. Nevertheless academic papers that he has authored & his intervention at ‘RBI’ Post Policy conference calls Point to a man who is committed to the cause of low inflation & a critics of excessive government spending.

Mint trawls through his Paper & Speeches to bring you a snapshot of Patel’s view on policy – related topics.

Online inflation & Inflation Expectation:-

As the architect of India’s new monetary Policy framework Patel believed that monetary policy should Berol – based. In a paper written with Gangadhar Darbha (who later become an address to central Bank) he criticized the tax approach of policy makers towards combating inflation.

“A Senior & (Serious) official earlier this year describable & quit acceptable – comfortable & acceptable to whom? Is suspension of long standing sound conservative? Inflationary targets temporary or is this the new “normal”? Answers to these question aside what is clear is that persistence of elevated inflation is agreeable to some policy makers. The authorities want to take credit for India’s growth performance but stay blameless on the price front – a case of heads I win tails you lose! Is there a reluctance to admit that the Indian economy has crossed its “speed limit”. But growth is being prioritized over price stability? “Answers have been scarce”.

Dynamic of Inflation Herding:-

Decoding India’s Inflationary process by Gangadhar Darbha & Urjit R.Patel Global Economy & Development 2012. In the same paper, he was particularly harsh on then RBI governor D. Subbarao’s statements that India vast, helrugenuous country thus making inflation targeting difficult.

“This is an astonishing series of nihilistic statements – unassisted by evidence or even a hint of scientific thoroughness – from the Central Bank head pleading either hopelessness on account of India being a large & divers Federal entity or a form of muddled eclecticism.

Patel believes that sustained low inflation, which anchors inflationary expectation at a low enough level is an important ingredient in making the cost of capital “apposite”.

“It’s not inflation last week or last month. It is medium – long term inflation because we are talking about long – term cost of capital.

On liquidity & Monetary Policy Transmission:-

“Monetary Policy transmission encompasses the whole continue of interest rates of course the central bank only determines the overnight policy rate. And a well – functioning transmission should at some point go from the overnight right up to 40 years & that is the utmi objectives in having monetary gamut of borrowing tenure”.

9 August 2016 Post – Policy conference call with analysis & researchers.

Patel believes that instrument like the statutory liquidity that instrument like the statutory liquidity ratio (SLR) where Bank have to invest a portion of their deposits compulsorily in government bound pose a threat to monetary transmission that affect the whole gamut of borrowing tenure.

9 August 2016 Post – Policy Conference cell with analysts & research:-

Patel believes that instrument like the statutory liquidity ratio (SLR). Where banks have to invest a portion of their deposit compulsorily in government bounds, pose threat to monetary transmission.

“SLR should be reduced to a level in consonance with the requirement of liquid coverage ration (LCR) Prescribed under the Basal III framework”.

Report of the expert committee to revise & strengthen the monetary Policy framework, January 2014.

“We show that the SLR requirement can completely invert the monetary transmission mechanism a reduction in the policy rate can end up sizing lending spreads &there by cause a contraction instead of an expansion in the economy. Effectively a binding SLR requirement removes all substitutability between banks assets bank are force to the government in fixed proportions. Consequently the reduction in the deposit base that is induced by a fall in the interest rate then forces a reduction of loans to the private sector well”.

Challenges of Effective Monetary Policy in Emerging Economies by Amartya Labiri & Urjit Patel RBI working Paper December 2015. On Fiscal Policy:-

Patel has been trenchant critic of subsidies & excessive government spending. The report of the committee that he chaired emphasized the need for fiscal discipline several times.

“The fiscal situation also severely circumscribes exchange rate management by the Reserve Bank of India as an instrument of strategic commercial & a source of considerable uncertainty for the nation’s public finance is the impending expansion of entitlement ball explicitly for food & implicitly for petroleum products furthermore there has been excessive reliance on monetary policy in the absence on the requisites fiscal retrenchment in the fight against inflation.

Reigning Fiscal credibility in India by Urjit R. Patel & Vijay L. kelkar Brooking op-ed, 15 February 2012.

A 2006 paper he co-authored argued that India was paying an especially heavy price for its fiscal excesses because the standard financial crowding out by government borrowing is intensified through government creating distortion in the financial system.

“Fiscal be implemented & enforced it must be incentive compatible even for myopic & opportunities governments. Unless India discovers a way of tying its fiscal retrenchment tomorrow but fiscal expansion to day will continue to lead policymakers astray”.

UNION BUDGET HIGHLIGHTS 2022-2023

Dr. Rajesh G. Umbarkar

NSB College, Nanded

Finance Minister Nirmala Sitharaman presented the union budget 2022 for the upcoming fiscal year on Tuesday, 1st February. The new union budget, worth INR 39.45 lakh crore, outlines government expenditure for the year and is expected to spend 4.6% more than last year. The budget focuses on infrastructure spending, including the expansion of national highways and the generation of several hundred new trains. The idea is to help with job creation and boost economic activity. While there was a lot of news on income tax brackets in the run-up to the budget announcement, the finance minister has not proposed any changes to the tax slabs or basic tax deductions for individuals. During the union budget announcement, the finance minister projected the country's economy to grow by 9.2%, the fastest of all growing economies.

Key Highlights of Union Budget FY 2022-2023

Let's take a look at the highlights of the union budget and how it affects various sectors:

Union Budget on Economy

- Capex target increased from INR 5.54 lakh crore to INR 7.50 lakh crore, an increase of 35.4%
- Emergency Credit Line Guarantee Scheme (ECLGS) cover increased to INR 5 lakh crore
- Investment intentions worth INR 30 lakh crore received for productivity-linked incentive schemes in 14 sectors
- States allows fiscal deficit of up to 4% of GSDP
- Public investments and capital spending boost economic recovery

Union Budget on Taxes

1. One-time window of two years provided to correct any omissions to filed ITRs
2. Cess or surcharge on income to be excluded from business expenditure
3. Surcharge on long-term capital gains capped at 15%
4. Tax deduction limit on employer's contribution to the NPS accounts of state government employees increased to 14%
5. Alternate minimum tax for cooperative societies reduced to 15%
6. Surcharge on cooperative societies that earn between INR 1 crore and INR 10 crore reduced to 7%
7. 30% tax on transfer of digital assets and no deductions allowed for the same

Union Budget on Duties on Industry

- Import duty for specific chemicals reduced
- Exemption on custom duty for steel scraps extended for another year
- Customs duty on stainless steel, high steel bars and flat products revoked
- Additional duty of INR 2 per litre on unblended fuel
- 5% reduction on import duty for cut and polished diamonds and gemstones
- Sawn diamond import duty reduced to nil
- Custom duty concessions allowed for consumer electronics such as wearables, mobile phone components and hearing aids to promote manufacturing

Union Budget on Employment

1. ECLGS extended until March 2023 to help create 60 lakh jobs in 5 years
2. Digital ecosystem for livelihood and skilling to be launched to help skill, reskill and upskill citizens via online training and help find relevant job opportunities

Union Budget on Infrastructure and Manufacturing

- a) Digital infra to get boost from DESH STACK e-portal launch
- b) Contracts for four multi-modal national parks to be awarded
- c) 100 PM Gati Shakti terminals will get set up in three years
- d) Masterplan for expansion of national expressways under PM Gati Shakti plan to be outlined
- e) Concessional corporate tax rate of 15% extended until March 2024 for new manufacturing companies

Union Budget on Digital Currency

- Blockchain-based digital rupee to be launched
- 30% tax levied on income from virtual digital assets
- Losses from the sale of virtual digital assets cannot be offset against other income

Union Budget on Housing and Urban Planning

- 80 lakh houses to be completed for beneficiaries of PM Awas Yojana
- INR 48,000 crore set aside for PM Awas Yojana
- INR 60,000 crore to be used to provide tap water to 3.8 crore households
- High-level committee of urban planners and economists to be formed to provide recommendations on urban planning, building and governance

Union Budget on MSMEs and Start-ups

1. Programme to rate MSMEs costing INR 6,000 crore to be rolled out over the next five years
2. Udyam, e-shram, NCS and Aseem portals to get interlinked and scope will be widened t
3. provide credit facilitation and other services that enhance entrepreneurial opportunities
4. Start-ups in agriculture and rural enterprises to receive finance through NABARD for the farm produce value chain
5. Expert committee to be set up to suggest measures to attract investments
6. Tax benefits for start-ups, including redemption for three consecutive years, extended for another year

Union Budget on Agriculture

- Government will procure INR 2.37 lakh crore worth of wheat and paddy under MSP operations
- Year 2022-2023 announced as Year of Millets
- Railways to help develop new products for small farmers and MSMEs
- Rationalised scheme introduced to increase domestic production of oilseed
- Kisan drones to be used for assessment of crops and spraying of insecticides and to keep land records
- INR 44,605 crore set aside for new Ken-Betwa river-linking project
- Draft Detailed Project Reports (DPRs) finalised for five river-linking projects
- Paperless e-bill system to be launched by ministries for procurement
- Farmers taking up agro-forestry to receive financial support
- Natural farming to be promoted along the River Ganga corridor

- Focus on sustainable agricultural productivity and promotion of chemical-free natural farming

Union Budget on Electric Vehicles

1. Framing of battery swapping policy at EV charging stations
2. Private sector will be encouraged to build innovative and sustainable business models in the battery and energy sector to improve efficiency

Union Budget on Education

- Agricultural university syllabus to be revised by states to meet the needs of natural, modern-day and zero-budget and organic farming
- PM eVIDYA One Class, One TV channel programme to be expanded to 200 channels to provide education in regional languages for classes 1 to 12
- Digital university based on hub and spoke model to be set up
- National Skill Qualification Framework (NSQF) set up to cater to dynamic industry needs

Union Budget on Finance

- INR 1 lakh crore assistance for states in 2022 to 2023 to boost investments
- Introduction of digital rupee to start
- All post offices brought under core banking system to enable quick transfer of funds and easy banking facilities
- Enhancement of resolution process efficiency through IBC amendments
- Digital payments encouraged by setting up 75 digital banks in 75 districts
- For government procurement, surety bond can be used in place of a bank guarantee
- Faster dispute resolution will be offered by setting up an international arbitration centre in GIFT city
- Once parents or guardians of dependent differently abled individuals reach the age of 60, annuity and lump-sum payments will be offered to the differently-abled dependents
- World-class university free from domestic regulation allowed in GIFT IFSC

Union Budget on Healthcare

1. Launch of open platform for national digital health ecosystem containing registries of health providers and health facilities
2. Significant progress seen in health and infrastructure in 95% of 112 aspirational districts
3. National Tele Mental Health Programme launched to promote good mental health

Union Budget on Telecom

- Spectrum auction for the rollout of 5G to be conducted in 2022
- Design-led manufacturing scheme for 5G ecosystem to be launched as part of PLI scheme for affordable broadband and mobile communication in remote areas
- 5% of USO fund to be utilised for technology upgradation and research and development
- BharatNet project to award contracts to lay optical fibre in villages in 2022-2023
- Energy storage systems and data centres given infrastructure status to ease funding

Union Budget on Women and Children

1. Three schemes launched for integrated development of women and children and to recognise the importance of Nari Shakti
2. Two lakh anganwadis to be upgraded to improve child health

Union Budget on Business

- 1,486 union laws and 75,000 compliances repealed to ease the way for businesses
- Ease of Doing Business (EODB) 2.0 launched along with Ease of Living
- Voluntary corporate exit timeline cut from two years to six months
- New legislation to replace Special Economic Zones

Union Budget on Defence

1. Government committed to self-reliance and cutting down imports
2. 68% of capital expenditure for defence sector kept aside for local industries
3. 25% of defence R&D budget set aside for industry, start-ups and academia
4. Private sector encouraged to design and develop military platforms and equipment through SPV model with DRDO

Union Budget on Transportation

- *400 new-age Vande Bharat trains to be manufactured over three years*
- *National highway networks to be expanded by 25,000 kilometres in 2022-2023 costing INR 20,000 crore*
- *Railway allocated INR 1,40,367.13 crore*
- *2,000 kilometres of the rail network brought under KAWACH for enhanced safety and to boost capacity*
- *One product one railway station to be popularised*

Union Budget on Climate & Net Zero

1. Government prioritises energy transition and action on climate
2. Funds to be used on projects that will reduce the economy's carbon intensity
3. Sovereign green bonds, a part of the government's borrowing scheme in FY2023, will help fund green infrastructure projects
4. Set up of 4 pilot projects for coal gasification
5. Additional allocation of INR 19,500 crore to manufacture high-efficiency solar modules
6. Boost to employment opportunities with low carbon development strategy

Union Budget on Travel

- *ePassports with embedded chips to be rolled out in 2022-2023 for convenient travel*

The Union Budget for FY 2022-23 this year **aims to strengthen the infrastructure with its focus on four priorities of: PM GatiShakti. Inclusive Development. Productivity Enhancement & Investment, Sunrise opportunities, Energy Transition, and Climate Action.** The Union Budget 2022-23 seeks to **complement macro-economic level growth with a focus on micro-economic level all-inclusive welfare.** The budget aims to lay a strong foundation to steer the Indian economy towards Amrit Kaal for the next 25 years, from India at 75 years to India at 100. The recovery of the economy is being aided by governmental investment and capital expenditure. This Budget will provide a boost to economic growth. By 2025/26, a fiscal deficit of 4.5 percent of GDP is projected. **In 2022/23, a fiscal deficit of 6.4 percent of GDP is expected.** Conclusion. In a nutshell, given the domestic and global macroeconomic context, **the capex push by the government in the Budget seems to be a step in the right direction.** However, the rationale behind the Budget's continued focus on import substitution and associated protectionism is questionable. The Union Budget for FY 2022-23 this year aims to **strengthen the infrastructure** with its focus on four priorities of: PM GatiShakti. Inclusive Development. Productivity Enhancement & Investment, Sunrise opportunities, Energy Transition, and Climate Action.

RURAL DEVELOPMENT

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Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas.

[1] Rural Development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers.

[2] The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based businesses. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions.

[3] Rural development is also characterized by its emphasis on locally produced economic development strategies.

[4] In contrast to urban regions, which have many similarities, rural areas are highly distinctive from one another. For this reason there are a large variety of rural development approaches used globally.

[5] Rural development is a comprehensive term. It essentially focuses on action for the development of areas outside the mainstream urban economic system. Some villages are now converted in city but some not

[6] Rural development actions are intended to further the social and economic development of rural communities.

[7] Rural development programs were historically top-down approaches from local or regional authorities, regional development agencies, NGOs, national governments or international development organizations.

[8] However, a critical 'organization gap' identified during the late 1960s, reflecting on the disjunction between national organizations and rural communities led to a great focus on community participation in rural development agendas. Oftentimes this was achieved through political decentralization policies in developing countries, particularly popular among African countries, or policies that shift the power of socio-politico-economic decision-making and the election of representatives and leadership from centralized governments to local governments.

[9] As a result, local populations can also bring about endogenous initiatives for development. The term rural development is not limited to issues of developing countries. In fact many developed countries have very active rural development programs.[citation needed]

Rural development aims at finding ways to improve rural lives with participation of rural people themselves, so as to meet the required needs of rural communities.

[10] The outsider may not understand the setting, culture, language and other things prevalent in the local area. As such, rural people themselves have to participate in their sustainable rural

development. In developing countries like Nepal, Pakistan, India, Bangladesh and China, integrated development approaches are being followed up.

[11] In this context, many approaches and ideas have been developed and implemented, for instance, bottom-up approaches, PRA- Participatory Rural Appraisal, RRA- Rapid Rural Appraisal, Working With People (WWP),

[12] etc. The New Rural Reconstruction Movement in China has been actively promoting rural development through their ecological farming projects.

The role of NGOs/non-profits in developing countries

Because decentralization policies made development problems the

[15] responsibility of local governments, it also opened the door for non-governmental organizations (NGOs), nonprofits, and other foreign actors to become more involved in the approach to these issues.

[16] For example, the elimination of statist approaches to development caused an exponential increase in the number of NGOs active in Africa, and additionally caused them to take on increasingly important roles. [17] Consequently, nonprofits and NGOs are also greatly involved in the provisioning of needs in developing countries and they play an increasingly large role in supporting rural development.

[18] These organizations are often criticized for taking over responsibilities that are traditionally carried out by the state, causing governments to become ineffective in handling these responsibilities over time. Within Africa, NGOs carry out the majority of sustainable building and construction through donor-funded, low-income housing projects.

[19] Furthermore, they are often faulted for being easily controlled by donor money and oriented to serve the needs of local elites above the rest of the population. As a result of this critique, many NGOs have started to include strategies in their projects that promote community participation.

[20] Many scholars argue that NGOs are an insufficient solution to a lack of development leadership as a result of decentralization policies. Human rights expert Susan Dicklitch points to the historical context of colonialism, organization-specific limitations, and regime restraints as hindrances to the promises of NGOs.

[21] She notes that “NGOs are increasingly relegated to service provision and gap-filling activities by the retreating state, but those supportive functions are not matched with increased political efficacy”.

Case study: rural development in Uganda

In Uganda specifically, several mid-century centrist administrations, particularly the regimes of Idi Amin (1971-1979) and Milton Obote (1981-1986), described as brutal and ineffective led to a sharp drop in responsiveness to citizen’s needs between 1966 and 1986.[9][15] As a result of these administrations, several constraints were placed on local governments that prevented effective development initiatives: every single employee in local governments had to be appointed by the president, all local budgets and bylaws had to be approved by the Minister of Local Government, and this Minister could dissolve any local government council.[15]

Because of the several shortcomings of the dictatorial government in promoting the participation of citizens in local development efforts, a decentralization campaign was officially launched in Uganda in 1992, with its legislative culmination occurring in 1997 with the passing of the Local Governments Act. This act led to the transfer of power to local governments in an attempt

to encourage citizen participation and further rural development.[15] Regarding funding under the decentralization structure, local governments receive a majority of their funds in block grants from the national government, mostly as conditional grants but with some unconditional and equalization grants administered as well. Furthermore, local governments were given the power to collect taxes from their constituents, however this usually only accounts for less than 10 percent of the local government's budget.

Debates in decentralization efforts in Uganda

Some scholars express concern that decentralization efforts in Uganda may not actually be leading to an increase in participation and development. For example, despite increases over the years in local councils and civil society organizations (CSOs) in rural Uganda, efforts are consistently undermined by a lacking socio-economic structure leading to high rates of illiteracy, poor agricultural techniques, market access and transportation systems.[17] These shortcomings are often a result of taxes and payments imposed by local authorities and administration agents that inhibit farmers' access to larger markets.[17] Furthermore, the overall financial strength of local governments is considerably weaker than that of the national government, which adversely affects their responsiveness to the needs of their citizens and success in increasing participation in community development initiatives.[17] Finally, civil society organizations are often ineffective in practice at mobilizing for the community's interests.[17] Dr. Umar Kakumba, a scholar at Makerere University in Uganda, notes of CSOs:[17]

The CSOs' inability to effectively mobilize for and represent the local community's interests is linked to: the disabling regulatory environment with cumbersome and elaborate procedures for registration and restrictions on what constitutes allowable advocacy activities; their desire to complement the work of government rather than questioning it; the difficulties in raising adequate resources from their membership; the inability to exercise internal democracy and accountability; the urban/elite orientation of most NGOs; and the donor funding that encourages a number of CSOs to emerge in order to clinch a share of the donor monies.

INTERNATIONAL RELATIONS OF INDIA

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ABSTRACT:

International relations is a comprehensive area, it not just discusses about the war and the maintenance of peaceful relations between the nations, but there are many areas that are looked upon in the field of international relations, these are, status quo, appeasement, state of nature, anarchy, order, human nature, natural rights, social contract, legitimacy, justice, materialism, class conflict, imperialism, capitalism and capital. The significance of international relations is largely recognized when there is occurrence of wars, natural calamities or disasters; when a country suffers a loss, then if it has maintained appropriate relations with the other countries, then certainly they offer their help and assistance. The very first concern of international relations is to avoid the occurrence of conflicts and disputes, as they are stated to be the major causes that lead to impediments. The viewpoints of John Lock about social contract and the responsibilities of the rulers about their subjects have contributed to a number of theories that lead to the recognition of significance of international relations (Cox & Campanaro, 2016). The discipline of international relations has put major emphasis upon the concept of human rights, as in all the countries, it is vital that every individual should be given equal opportunities, without any kind of discrimination on the basis of class, caste, race, creed, religion, ethnicity and socio-economic background.

Theories of International Relations

The theories of international relations have been stated as follows: (Slaughter, n.d.).

Realism - The international system is defined by the anarchy, which is the absence of central authority. States are sovereign and thus they are autonomous of each other, no inherent structure or a society can emerge or exist to order any kinds of relations between them. Realism can understand power in a variety of ways, i.e. militarily, economically and diplomatically and eventually it puts emphasis upon the distribution of powerful material capability as the determinant of international politics. Realists are of the viewpoint that survival is the major goal of every state and foreign invasion and occupation are regarded to be the problems that are experienced by the States.

Institutionalism-

Institutionalism relies on micro-economic theory and game theory to reach a radically different conclusion, that co-operation between the countries is possible. Co-operation is regarded to be a coherent and a self-interested strategy that the countries pursue under different set of circumstances. Under this theory, the institutions are defined as the set of rules, norms, practices and the decision-making procedures that adequately design the expectations and considered to be the main areas that largely contribute in increasing efficiency and they can also cause a reduction in the transaction costs of co-ordination by making provision of the centralized forum in which States are able to conduct meetings.

Liberalism –

Liberalism makes for a more composite and a less organized body of theory as compared to Realism or Institutionalism. The basic vision of the principle is that the national characteristics of individual States matter for their international relations. This view contrasts in a sharp manner with both Realist and Institutional accounts, in which all States have fundamentally the same objectives

and behaviours; at least internationally, the self interested individuals following wealth or survival. Liberal theorists have often put emphasis upon the distinctive behaviour of liberal States, though more modern work sought to extend the theory to a general domestic characteristics, based on the description of international relations.

Constructivism –

Constructivism is not a theory, but rather an ontology. It is a set of hypothesis about the world and human motivation and agency. Its counterpart is not Realism, Institutionalism, or Liberalism, but rather Rationalism. By stimulating the rationalist outline that undergirds many theories of international relations, Constructivists produce constructivist alternatives in each of these families of theories. In the Constructivist account, the variables of interest to the scholars are the military power, trade relations, international institutions, or domestic preferences, these are not important, because they are objective circumstances about the world, but rather because they have certain societal significances.

The English School –

The English School shares most of the Constructivism's assessments of rationalist theories of international relations. It also puts emphasis upon the uniqueness of international society and social significances to the learning of world politics. Basically, however, it does not pursue to generate testable hypotheses about State behaviour as the other theories do. Instead, its objectives are more similar to those of a historian. Comprehensive opinion and well-formed understanding is preferred over the universal explanatory models. Hedley Bull, for instance, a leading English School scholar, discussed that international law was one of five central institutions arbitrating the influence of international anarchy and as an alternative producing an anarchical society.

Critical Approaches –

The governing international relations theories and their fundamental positivist epistemology have been confronted with a variety of viewpoints. Scholars working in Marxist, feminist, post-colonial, and ecological fields, have all putforward analysis of international relations, explanations of state behaviour, colonialism. developing country approach to international law, feminism, and approach to international law. Most of these researches share an apprehension with the construction of power and the state, which theories like Realism or Institutionalism tend to get adequately established. For example, Marxist scholars observe the prominence on state to state relations as complicating the more fundamental dynamics of global class relations, as it has been stated in the theory of Marxism. Only by understanding the awareness and the behaviour of global capital, one is able to realize the impact of state behaviour.

International Relations and the Behavioural Sciences

Morgenthau's edition contains many laws of politics that is to state the overviews that are held to relate on a universal and wider scale. This seems to involve authorization of the covering law model of explanation, whereby something is considered to have been explained when its event can be accounted for under some general law. Such theorizing is in keeping with the objective of practicality to make a scientific study of international relations. However, there are features of Morgenthau's account which seem to destabilize this objective. In the first place, it is clear that states and statespersons do not have to observe the laws of politics, otherwise, what would be the point of making an attempt to influence them that they should? Second, and perhaps more important, the ways in which Morgenthau produced and initiated the laws seem broadly instinctive. A key text here is in the preface to the second edition of Politics among Nations, where Morgenthau quotes with

supporting a sentence of Montesquieu to the effect that the reader should not judge the product of a lifetime's reflection on the basis of contributing just a little time in reading (Brown & Ainley, 2004).

The objectives to science of Morgenthau and Carr have been noted, and any principle which entitlements to be based on how objects really are is noticeably open to those whose entitlement to have an improved hold of this realism. Positivism is the certainty, that the facts are out there to be discovered and that there is only one way to do this, only one form of consistent knowledge that is produced by the processes based on the natural sciences i.e. reigned in both camps, and the differences were mainly of grace rather than substance. Indeed the most operative analysis of behaviouralism, until, that is, the post-positivist revolution of the late 1980s came from the so-called 'post-behaviouralists', scholars who accepted the goal of science, but who were serious of the behaviouralists for their indisposition to get involved with the pressing political issues of the day. The so-called "behavioural revolution" did, however, produced a number of new ideas, and these, combined with changes in the real world, brought about moderately prominent transformations to the International Relations theory during the 1970s (Brown & Ainley, 2004). International Objectives of a Progressing Country

By the term objectives, it is referred to the fundamental targets, goals and interests that have continued to influence the Indian foreign policy across different political groups and political parties. For India, these objectives have been based upon a consensus of making sure the India's development as a Great Power that is completely self-directed, prominent and valued in the global comity of nations. Most regularly, such objectives are based upon acquiring equality with other great and super powers such as the People's Republic of China, Russia, which is formerly the USSR and the USA, and most characteristically it includes acquiring a permanent base on the United Nations Security Council (UNSC). Taking into account such aspirations, these are also the anxieties of Indian effect being limited to South Asia, of India being used as a security in the international politics of other states, as was predominantly outward during the Cold War, and of dropping the strategic autonomy (Scott, 2011).

As both India's political and economic power continues to rise within the international system, this aspiration will continue to rage and influence its achievements and standing as a rising power. While comprehensively observed as thoughtful of the large physical landmass, having a sixth of the world's population, and a widespread and assorted civilizational heritage, some changes in strategies concerning how India's rise as a Great Power will be accomplished are ostensible. These differences primarily occur between the widely perceived idealism of the leaders of India (Scott, 2011). India in the present existence has grown and is maintaining cordial relations with the other countries of the world as well.

India and the Himalayan States

The Himalayan kingdoms of Nepal and Bhutan and the Indian state of Sikkim have employed an imperative place in India's foreign policy scheme. The significance of these Himalayan states for India can be envisioned from two different angles: a) the strategic importance of these Himalayan areas for India's national security; and b) the place of these Himalayan areas in India's own role awareness in international politics. The Himalayas have become the southern border of the People's Republic of China, but they do not inhabit such an important place in the Chinese lifestyle and culture as they do in India. The Himalayankingdoms of Nepal, Bhutan and the previous kingdom, which is now the Indian state of Sikkim were measured as an essential part of the Indian regional system. As such, these three units are right in the middle of India's whole Himalayan frontiers, and

its northern boundary margins, the Himalayan regions have contributed an important part in maintenance of international relations of the country with the outside world. The foreign policy of the British rulers in India has also been directed towards securing the alliance, integrity and neutralization of the borderlands and the minor states that are covering the Himalayan land approaches of the Indian empire (Scott, 2011).

The political-military government modifiable to the three regions is a significant constituent in the complete association of powers between India and China. India's starting point in looking at and dealing with these two areas is known as geography, and the supposed role that this area contributes in continuing the reliability of India's defensive barrier within the Himalayan ranges, in other words, geopolitical. From the Indian viewpoint, China's method and approach is difficult to recognize. China has taken for itself the largest defence. the vast area of Tibet, terminating Tibet's culture in the process and disregarding the determined Indian disapprovals. India desires for itself a much reduced defence in the three Himalayan regions of Nepal, Bhutan and Sikkim, and does not seek to modify the outdated cultures of these areas. Devising a combined hold over Tibet, China now seeks to erode India's special position in the Himalayas. The last 60 years of Indian foreign policy have seen India lose its privileged status in much of the Himalayan sphere. Although India has incorporated Sikkim, and Nepal has already moved from the country's hold (Scott, 2011).

Discussion

In India, over half of the country's population does not have access to electricity or any other form of commercial energy, availability and access to energy is considered to be an important aspect for sustained economic growth by the government. The country can be energy secure, when there will be application of energy in all the areas, irrespective of their ability to contribute to the costs as well as in meeting their efficient demand for safe, useful and appropriate energy in order to satisfy their various needs and requirements at competitive costs at all the times. The energy security can be increased by, diversifying both energy combination and sources of energy imports; completely following the overseas acquisitions of energy assets; and introducing of policy reforms to interest foreign investment, as well as making improvements in domestic production, distribution and consumption. This example of energy highlights the fact that when a country is undergoing a scarcity of some resource,

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Bilateral nuclear agreements with France, USA, Russia and Canada as well as consistent agreements with the countries of Eurasia, Africa and Latin America could be seen from this

perspective. India has established appropriate relations with the other countries of the world and hence, they are willing to offer assistance to the country even during the occurrence of natural calamities and disasters. India is also exploring the possibility of importing gas through the pipelines from Turkmenistan, Iran, Myanmar and Bangladesh. The main theories of international relations are Realism, Institutionalism, Liberalism and Constructivism, besides these, there is the English School and critical approaches.

At the stage of economic modernization, India is adapting to economic globalization and to the emerging Asian and global balance of power. The augmented economic performance of the country has created an impact upon its foreign policy in general and with its involvement with Asia and with the great powers. It is actively involved in the pursuing of the regional trade agreements and also there has been initiation of policy reforms to begin the border trade. There have been initiation of actions and commitments that have strengthened India's relations with countries, such as USA, Russia, China and Iran. In conclusion, it can be stated that the establishment of appropriate international relations have always proven to be beneficial for the country in leading to its progress.

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SHGS AND RURAL WOMEN EMPOWERMENT

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ABSTRACT:

Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment. They must acquire empowerment themselves rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Empowerment and disempowerment are relative to the other at a previous time; as such, empowerment is a process rather than a product.

Key Words : Women's empowerment, Economic empowerment , Political Empowerment, Digital empowerment, Ambegaon, SHGs and empowerment

Introduction:

Women's empowerment can be defined to **promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others**. There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment. They must acquire empowerment themselves rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Empowerment and disempowerment are relative to the other at a previous time; as such, empowerment is a process rather than a product.

Objectives of the study :

- 1) To study the Approaches of women empowerment.**
- 2) To study the Definition of women empowerment.**
- 3) To Analyse The Role of SHGs in Women Empowerment.**

Research Methodology:

The Current research paper depended on secondary data collection of research. The various search engines use for data collection which includes in references of the paper.

Expiation of the topic:

Women's empowerment can be defined to **promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others**.

Definitions of Women empowerment:

There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment. They must acquire empowerment themselves rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Empowerment and disempowerment are relative to the other at a previous time; as such, empowerment is a process rather than a product.

Scholars have identified two forms of empowerment, economic empowerment and political empowerment.

Economic empowerment

Since the 1980s, the push for neoliberalism prioritizes competitiveness and self-reliance as a measurement for economic success. The individuals and their identifying communities that do not meet society's favored neoliberal standards are looked down upon and are prone to lower their own self esteem. Some groups who do not fit the preferable neoliberal image are the lower working class and the unemployed.

Specifically, neoliberalism has negatively impacted women's self-worth through its welfare reform policies. Mary Corcoran theorize that conservative welfare reformers believe in welfare dependency as the cause of poverty.

This leads welfare reformers to widen the criteria for an individual to qualify as a welfare recipient, limiting the number of people dependent on welfare. These criteria include: work requirements and time limits, rapidly pushing women into the labor market.

The active push for women to enter the labor market reinforces the notion that single mothers and unpaid care laborers are unproductive to the American economy. In consequence, women are forced to settle for low-paying unstable jobs while having to manage their maternal and domestic responsibilities.

Scholars believe welfare reform's underlying purpose is to disempower women by suppressing women's agency and economic independence. By creating opportunities for women empowerment like job training, women can counteract the social implications of neoliberalism and specifically welfare reform.

In addition, policy makers are suggested to support job training to aid in entrance in the formal markets. One recommendation is to provide more formal education opportunities for women that would allow for higher bargaining power in the home. They would have more access to higher wages outside the home; and as a result, make it easier for women to get a job in the market.

Women's empowerment and achieving gender equality helps society ensure the sustainable development of a country. Many world leaders and scholars have argued that **sustainable development is impossible without gender equality and women's empowerment**. Sustainable development accepts environmental protection, social and economic development, including women's empowerment. In the context of women and development, empowerment must include more choices for women to make on their own.

Strengthening women's access to property inheritance and land rights is another method used to economically empower women. This would allow them better means of asset accumulation, capital, and bargaining power needed to address gender inequalities. Often, women in developing and underdeveloped countries are legally restricted from their land on the sole basis of gender. Having a right to their land gives women a sort of bargaining power that they would not normally have; they gain more opportunities for economic independence and formal financial institutions. Economic Empowerment is most useful tools for achieve equality.

Political Women empowerment

Political empowerment supports creating policies that would best support gender equality and agency for women in both the public and private spheres. Methods that have been suggested are to create affirmative action policies that have a quota for the number of women in policy making and parliament positions. As of 2017, the global average of women who hold lower and single house

parliament positions is 23.6 percent. Further recommendations have been to increase women's rights to vote, voice opinions, and the ability to run for office with a fair chance of being elected.

Because women are typically associated with child care and domestic responsibilities in the home, they have less time dedicated to entering the labour market and running their business. Policies that increase their bargaining power in the household would include policies that account for cases of divorce, policies for better welfare for women, and policies that give women control over resources (such as property rights).

However, participation is not limited to the realm of politics. It can include participation in the household, in schools, and the ability to make choices for oneself. Some theorists believe that bargaining power and agency in the household must be achieved before one can move onto broader political participation.

A.) **Digital skills enhance political empowerment**

Digital skills can facilitate women's engagement with local government and increase their decision-making power in their communities. The Women-gov project in Brazil and India, for instance, has helped women improve their understanding of and communication with local government via ICTs.

Women with digital skills are better able to make their voices heard on local issues and influence the outcome of decisions that affect themselves and their communities. Digital skills can also empower women to participate in political movements. For instance, the anonymity of ICTs may allow some women to avoid limitations on freedom of speech in repressive societies, while collective mobilization through online networks can enable women to campaign on gender-based issues.

Studies show an Iraqi women's group used a multimedia campaign, including an online component, to successfully lobby the Kurdish regional government to outlaw the practice of female genital mutilation. Images taken on mobile phones and distributed via social media have called attention to domestic violence in China and influenced media treatment of court cases on forced abortion.

According to the Food and Agriculture Organization, there are seven success factors to empowering rural women through ICTs.

1. Adapt content so that it is meaningful for them.
2. Create a safe environment for them to share and learn.
3. Be gender-sensitive.
4. Provide them with access and tools for sharing.
5. Build partnerships.
6. Provide the right blend of technologies.
7. Ensure sustainability.

Cultural Empowerment :

As a **progressive society**, standing for women's rights and empowerment, we must stop viewing culture only as a barrier and an obstacle to women's rights.

Culture is an integral and huge part of diversity and a medium that seeks to ensure women's **equal opportunities**. It recognises their freedom to take pride in their values, whether they are orthodox or modern in nature.

This is not to say that centuries of abuse clothed in the spirit of culture should be allowed to continue, let alone be celebrated. Undoubtedly, traditions cloaked in the idea of empowerment

should be objected to in light of feminism. The cultural development enhance the women empowerment.

Role of Education in Women Empowerment :

People engage in public debate and make demands on government for health care, social security and other entitlements. In particular, education empowers women to make choices that **improve** their children's health, their well-being, and chances of acquiring survival skills.

Education informs others of preventing and containing a disease. Such education empowers women **to make choices that can improve their welfare**, including marrying beyond childhood and having fewer children. Education **can increase women's awareness of their rights, boost their self-esteem**, and provide them the opportunity to assert their rights.

Education is not universally available and gender inequalities persist. A major concern in many countries is not only the limited numbers of girls going to school, but also the number of educational pathways for those that step into the classroom. The education play vital role in women empowerment.

Internet Use and Women Empowerment:

The Internet is often **a source of empowerment for women** through its creation, dispersion, and utilization of hashtags on social media. Growing Internet access in the late 20th century provided women with various **tools to empower themselves**.

Women began to use social networking sites such as Facebook and Twitter for online activism. Through online activism, they are able to empower themselves by organizing campaigns and voicing their opinions for equality rights.

Blogging emerged as one tool for educational female empowerment. According to a study done by the **University of California**, Los Angeles, medical patients who read and write about their disease are often in a much happier mood and more knowledgeable than those who do not. By reading others' experiences, patients can better educate themselves and apply strategies that their fellow bloggers suggest.

With the easy accessibility and affordability of electronic learning (e-learning), women can **study from the comfort of their homes**. They learn skills that help them advance in their careers. Thus the use of internet is one of the best approach which helps women empowerment.

Self-help groups play a big role in the empowerment of women :

Collateral-free micro-loans offered by **SHGs are among our most vital tools for women to achieve socio-economic self-reliance**.

Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self- confidence to which they hitherto have been strangers," said Mahatma Gandhi in Young India (1930).

Nearly a century has passed, and despite the multidimensional growth that India has achieved since, his concerns remain relevant even today. Although women constitute almost half of India's population of 1.2 billion, they are largely excluded from participating in economic activities and decision-making, as well as access to resources of health, nutrition, education, etc.

This exclusion and discrimination is reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021 in comparison with 30.3% in 1990.

In such a scenario, self-help groups (SHG) can act as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream, and the finances needed for it. An SHG comprises a small group of women who come together to make

regular monetary contributions. Emerging as important micro-finance systems, SHGs work as platforms that promote solidarity among women, bringing them together on issues of health, nutrition, gender parity and gender justice.

SHGs have already made a significant contribution in developing entrepreneurship aptitudes among rural women by enhancing their skills and giving them a chance to engage in various entrepreneurial activities.

SHGs provide women entrepreneurs with micro-loans to sustain their businesses, while also creating an environment for them to develop greater agency and decision-making skills.

AMBEGAON TAHSIL , SHGS AND WOMEN EMPOWERMENT –

1) Ambegaon Taluka includes 1786 SHG under Below Poverty Line (BPL). 4167 SHGs run under Above Poverty Line (APL). Thus, therefore total 5953 SHGs established in Ambegaon Taluka which large helps to enhance women empowerment.

2) 423 Self Help Groups Attached With Main Business under Below Poverty Line (BPL). 810 Self Help Groups Attached With Main Business under Above Poverty Line (APL).

3) Self Help Groups Linked With Banks for Working Capital total 627 under BPL and 877 Under APL.

Thus SHGs helps to rural empowerment and it enhance the financial condition of rural women in Ambegaon Tahsil.

CONCLUSION :

1) Economic Empowerment is most useful tools for achieve equality.

2) Political and digital skill enhancement improve women empowerment.

3) The use of internet is one of the best apporach which helps women empowerment.

4) SHGs helps to rural women empowerment and it enhance the financial condition of rural women in Ambegaon Tahsil.

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